

Business Protection that  
Supports and Defends

A plan  
for the  
unexpected



*Contractors Errors and  
Omissions Coverage*

## The Cincinnati Insurance Company

# Contractors Errors and Omissions Coverage

Even though you work hard as a contractor to provide your customers with professional service and excellent work, occasionally things go wrong. Preplanning with your independent insurance agent and the purchase of Cincinnati's Errors and Omissions (E&O) Coverage can help your business in the event of such incidents.

Consider the financial loss when held responsible after you or one of your employees:

- complete a plumbing job on a new building and after it's occupied, you find out the piping you used has been recalled because of a defect
- install underground tanks in the wrong place at a job site. After you completed the project, you are asked to return to pump the contents, remove the tank from its current location and reinstall the tank in the correct location
- design and install an electrical system with wiring under the concrete ground floor for a new store. After the store opens, the owner asks you to correct a flaw; the wiring can't handle the power load
- incorrectly install an air conditioning unit. You are called back after the project is completed to reroute the ductwork and replace the unit.

## Your backup plan

Your Contractors E&O Coverage helps protect you after you complete a job and you are held responsible for faulty:

- installation
- workmanship
- materials
- design

## Extra help for your defense

We will pay needed legal fees to defend you against a covered claim in addition to your policy amount on your Contractors E&O Coverage.

## Covering your past work

In certain situations, your Contractors E&O Coverage can provide protection for problems with work you performed before your current policy began. It's called prior acts coverage. Talk to your local Cincinnati independent insurance agent now to learn about all the details and to help you plan ahead with the right insurance protection.

**This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract.**



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