



Special coverages for your business

You've worked hard to build your contracted services business. Let me help you protect it and prepare for a successful future.

- ① **Your business is unlike any other.** Backed by a team of experts, I'll take the time to fully understand your unique business needs, so you can properly protect what you have without any coverage gaps.
- ② **You're busy.** You don't have time to call multiple people or wait for a claim check. I'll answer your tough questions and help you through the claims process quickly. You deserve peace of mind with personal, local service.
- ③ **You're constantly changing to meet your customers' needs.** And your business insurance coverage should grow with you. COUNTRY is committed to making regular updates to your coverage (and the costs) to stay competitive and meet your ever-changing business insurance needs.



Top 10 potential coverage gaps

We work with a lot of contracted services businesses like yours. And we've noticed many of them are missing important coverage. The good news is, we can help.

Top Potential Coverage Gaps	COUNTRY Advantage
Shop Building Value(s) – On-site coverage analysis and property valuation.	Up to \$5,000,000 in coverage*
Employee Tools – Extends your coverage to apply to employees' tools while on your property.	Up to \$5,000 in coverage with \$500 per employee
Non-Owned Tools and Equipment – Coverage for tools and equipment leased or rented from others that are in the care, custody or control of your business.	Starting at \$5,000 in coverage*
Discontinued Operations Liability – Businesses currently insured have the option to keep coverage in force after business operations stop.	Starting at \$1,000,000 in coverage
Business Income Coverage – Protection against loss of income if the business closes due to a covered loss.	Actual Loss Coverage available with no scheduled limit*
Contractor Installation Coverage – Covers materials to be installed or altered until the installation work is complete.	Up to \$5,000 in coverage*
Business Personal Property – Coverage for items your business owns (from office supplies to heavy equipment). May also cover the personal property of others while in your possession, and your computer hardware (for mechanical breakdown, power surge and power failure).	Automatically includes \$2,500 for personal property of others at replacement cost*
Care, Custody, Control – Liability coverage for your customers' property when in your business' possession.	Up to \$10,000 in coverage
Blanket Additional Insured – Insurance coverage for others you do business with.	Up to General Liability policy limit
Contractor Errors and Omissions – Liability coverage to protect contractors against claims made by your customers for wrongful acts or inadequate work (IL, MO and KS only).	Up to \$500,000 in coverage

Give me a call to chat more about your business insurance needs or to get a free quote.



Zach Youngblood, CLU*, ChFC*
FINANCIAL REP

10A W Schaumburg Rd
Schaumburg, IL 60194-3502
www.countryfinancial.com/zach.youngblood
zach.youngblood@countryfinancial.com (847)519-3595

*Can be increased as needed.

Commercial policies issued by COUNTRY Mutual Insurance Company*, Bloomington, IL.

Not available in all states. This is not a statement of contract. For a complete description of all coverages, options, exclusions and limitations, please refer to the policies. Rates and coverages may vary by state. Please note that the information shown above is general. Policies are individually underwritten and there may be other factors and underwriting guidelines that affect coverage or amount due.
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