Letter from the President

Hastings Mutual is an award-winning, regional Property Casualty insurance company founded on conservative, local values. We are committed to offering top quality commercial, farm, and personal insurance products to our customers through a network of independent agents who are demonstrated experts in their field. In addition, our talented employees are committed to providing excellent service to our agents and policyholders.

We seek to maintain a balanced corporate strategy centered on superior financial strength, continued advancements in technology, product innovation, and outstanding customer service. We are a company focused on active participation in our local community and in the communities we, and our independent agency partners, serve.

For more than 125 years, Hastings Mutual has helped our customers protect their valued assets and rebuild after devastating losses. We are proud to be rated an A (Excellent) insurance carrier by A.M. Best Company.

Hastings Mutual is a company dedicated to meeting the needs of our policyholders, agents, and employees. We take great pride in our history as we move forward into the future.

Joe Babiak
President and CEO

Since 1885
Hastings Mutual
INSURANCE COMPANY
www.hastingsmutual.com

For more information about Hastings Mutual, visit our company website at www.hastingsmutual.com or "Like" us on Facebook. Contact your local Hastings Mutual agent for your insurance needs!

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ncbia
serving erie, huron & lorain counties
Established 1944
north coast building industry association

BR-16 (12/13)

Selected Contractors Program

Since 1885
Hastings Mutual
INSURANCE COMPANY
www.hastingsmutual.com

An award winning regional Property Casualty insurance company.

How Does Your Contractors Insurance Measure Up?

Our Selected Contractors Program provides these benefits:

- $5,000 Builders' Risk/Installation Coverage . . . . . $250 deductible
  Includes: Loss of Rental Income, Scaffolding and Construction Forms, Soft Costs, Testing, and Property in Transit and in Storage at Unscheduled Locations
- $2,500 Contractors Portable Tools - $1,000 per tool. . . . . $500 deductible
- $2,500 Accounts Receivable . . . . . no deductible
- $2,500 Valuable Papers and Records . . . . . $100 deductible
- $2,500 Damage to Property Being Worked Upon and Property Borrowed. . . . . $100 deductible

With building and/or business personal property coverage, these benefits are also provided:

- Business Income and Extra Expense - Actual Loss Sustained . . . . . no waiting period
- $2,500 Money and Securities. . . . . $100 deductible
- $2,500 Signs Attached to Buildings . . . . . $100 deductible
- $2,500 Outdoor Property - Broad Causes of Loss
- $10,000 Electronic Data Processing Equipment - Additional Causes of Loss
- 5% Building Inflation Guard
- 25% Temporary Business Personal Property Limit Increase

New Optional Coverages

Employment Practices Liability Insurance (EPLI) provides financial protection from a variety of employment-related lawsuits. EPLI also pays for your defense costs. With EPLI coverage you also have exclusive access to a hotline and website with expert consultation services in the employment practices area.

Contractors Errors and Omissions Coverage provides claims-made coverage to eligible contractors for loss due to the insured's error, omission or negligent act from a defect in material or in a product sold or installed by the insured. Consequential loss is also covered.

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