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WARRANTY - A warranty product protects customers from financial loss associated with the breakdown and/or underperformance of a product or service.

WATER DAMAGE COVERAGE - Protects you from losses resulting from flood, surface water, and the backup of sewers, drains or sump pumps.

WEATHER CONTINGENCY COVERAGE - is a broad category of coverage that is customized for the needs of the insured—most often written to protect against adverse weather conditions that will prevent or delay a project's scheduled completion for an amount equal to the expected cost overruns to be incurred.

WORKERS' COMPENSATION INSURANCE - Provides benefits, as specified by state law, to employees for injuries received on the job, or for diseases caused or aggravated by exposure to conditions on the job, regardless of who's at fault for the injury or illness. Typical expenses covered are medical benefits, including medical, hospital, surgical and other related healthcare costs such as physical therapy and prosthetic devices; disability income benefits, including services such as vocational rehabilitation that help an injured worker return to productive work; and death benefits. Also see Employer's Liability Coverage.

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The abbreviated outlines of coverage used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of some of the coverage options available. Please consult your agent, broker or insurance consultant and your actual insurance policy for more specific coverage details.