

CONTRACTOR'S EQUIPMENT INSURANCE

SUMMARY

Our contractor's equipment insurance is a highly flexible policy that helps to protect contractors from losses in the event of theft, fire, accidents, or other causes.

HIGHLIGHTS

- *Automatic Acquisition Form* allows coverage to be automatically extended to newly acquired equipment
- Included expenses include Debris Removal, Pollution Clean-up, Fire Department Services, and Crime Reward
- No Flood or Earthquake Exclusions
- *Contractor's Equipment Plus Endorsements* insure incidental loss exposures with no co-insurance
- Coverage includes Loss of Business Income and/or Extra Expense to eliminate need for separate policies
- Coverage includes equipment on multiple job sites that is owned or under long-term lease
- Valuation Options for:
 - Actual Cash Value
 - Stated amount
 - Replacement Cost (replace covered equipment that is less than 10 years old with comparable current model year)

- Qualified devices and additional Anti-Theft/Tracking Device Endorsements may render policies eligible for the following savings:

- Premium credit
- Theft deductible may be waived up to \$10,000

OPTIONAL COVERAGES

Optional coverages to enhance protection can include the following:

- Leased and Rented Equipment
- Loss of Business Income and Extra Expense
- Rental Expense of substitute equipment
- Borrowed equipment

SUBMISSION REQUIREMENTS

- Completed ACORD application
- Supplemental Application may be required
- Loss Runs may be required



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