Contractors' Choice Equipment Product

This product provides broad, All risk coverage, up to \$1,000,000 total insured value, for many types of equipment on an inland marine form.

Product Features:

- Replacement cost valuation available for all equipment up to five model years old
- Miscellaneous tools and equipment coverage can be included on a blanket basis
- Theft coverage can be excluded for a premium discount
- ► Full coverage is provided for transit exposures
- Additionally acquired contractor equipment automatically covered for up to 60 days (available upon approval)
- Debris removal up to 25% of loss; plus \$5,000 if limit exceeded
- Rented/borrowed (from others) equipment coverage is available for a flat fee annually (options of \$25,000 or \$50,000 per piece)
- Coinsurance does not apply to blanket property or rental equipment
- Scheduled equipment is automatically registered in the National Equipment Registry Theft Database
- In case of a claim, same day contact by claims adjuster and physical inspection of damaged property within seven hours

Limits of Insurance:

- ▶ \$1,000,000 per schedule of equipment
- ▶ Florida and Coastal \$500,000 total limit per schedule
- \$150,000 per individual piece of equipment
- \$15,000 on miscellaneous tools and equipment

Additional Advantages:

- ▶ A.M. Best rated A⁺⁺ carrier
- Competitive pricing
- Quick quote turnaround
- All risk coverage form
- Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.