

CONTRACTOR'S EQUIPMENT COVERAGE

Contractors' Equipment coverage offers broad-based property insurance to meet the needs of clients in the construction industry with significant equipment fleets. An extensive group of coverage features are built into this direct physical loss coverage form, including coverage for expendable supplies, expediting expense, recovery, fire equipment recharge expenses as well as an array of endorsements – in essence, the coverage can be tailored for almost any contractor's needs.

Target Classes	<p>Various types of commercial, residential and engineering contractors and/or owners of significant equipment fleets, including but not limited to:</p> <ul style="list-style-type: none"> • Airport operations • Concrete pumping • Electrical • Iron and steel erection • Land clearing • Leasing operations (excluding cranes) • Pipeline • Street and road • Waste water • Water and sewer
Minimum Premiums	<ul style="list-style-type: none"> • \$25,000 minimum premium • Minimum deductibles vary based on type and size of risk
Limits	<ul style="list-style-type: none"> • Limits up to \$100 million, excluding catastrophe
Restricted Classes	<ul style="list-style-type: none"> • Crane leasing or rental operations • Oil/gas operations
Submission Requirements	<ul style="list-style-type: none"> • ACORD or similar application to include a description of operations, schedule of values, 5 year loss history and coverage/limits requirements

<p>Coverages</p>	<ul style="list-style-type: none"> • Broad coverage that can be combined with real and personal property coverage, where needed • Extensions of coverage included, with sub-limits for: <ul style="list-style-type: none"> – Debris removal expense – Newly acquired contractors equipment – Pollutant clean-up – Fire department service charge – Fire protection services – Expendable supplies – Expediting expenses – Office and construction trailers (and their contents) – Recovery expenses • Coverage options: <ul style="list-style-type: none"> – Rental expense – Leased or rented contractors equipment – Employees' tools – Unscheduled mobile equipment • Replacement cost valuation on covered property (not more than 5 years old) • No overload exclusion • Endorsements available for waterborne coverage
<p>Benefits</p>	<ul style="list-style-type: none"> • Superior underwriting talent and claims team • Strong financials to protect the insured's property

Send Submissions to: inlandmarine@westchester.com

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