

# Contractors Equipment Insurance

CHUBB



Operating with a sizeable equipment fleet carries its own risks. Protect your business' equipment with comprehensive insurance coverage.

## Benefits

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- Experienced staff to tailor the program to a client's needs
- Ability to combine with property coverage on a single policy

## Coverages

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- Comprehensive coverage that can be combined with real and personal property if needed
- Automatic Extensions of Coverage sub-limits provided for:
  - 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 are available for:
  - 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

## Target Clients

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- Various types of commercial, residential and engineering contractors and/or owners of significant equipment fleets, including but not limited to:
  - Airport operations
  - Concrete pumping
  - Directional drilling
  - Electrical
  - Iron and steel erection
  - Land clearing
  - Leasing operations (excluding cranes)
  - Pipeline
  - Street and road
  - Waste water
  - Water and sewer

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- Contractors or owners with significant equipment fleets and a need for insurance coverage with a carrier that can respond flexibly.
- Contractors or owners with an active and comprehensive equipment maintenance and property preservation program and a desire to partner with an insurer holding specialized expertise in construction.
- Restricted classes include crane leasing or rental operations

### **Submission Requirements**

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ACORD or similar application to include a description of operations, schedule of values, 5 year loss history and coverage/limits requirements

### **Contact**

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