

# Inland Marine Newsletter

**We want to be your number one resource for inland marine, whether monoline or supporting a package policy.** Learn more about how we can help you protect your customers.

## Spotlight: Installation Floater

Installation floater covers direct physical loss from a covered peril to materials, supplies, machinery, fixtures and equipment being installed, constructed or rigged. It must be a permanent part of the completed project and installed or constructed at the jobsite. The covered property mentioned can be the insured’s or similar property of others in the insured’s care, custody and control. Rating basis is on gross receipts (including materials, labor costs and reasonable profit of the contractor).

### Forms

IM7100 Installation Floater

### Coverage Highlights:

- Debris removal: up to 25% + \$5,000
  - Limited fungus: \$15,000
  - Pollutant cleanup: \$10,000
  - Storage: \$5,000 (can be increased)
  - Testing: \$5,000 (can be increased)
- Emergency removal: 10 days
  - Contract penalty: \$5,000
  - Sewer backup: \$5,000
  - Transit: \$5,000 (can be increased)

Installation Floater	vs.	Builder’s Risk
Geared toward sub-contractors		Geared toward owners/general contractors
Single phase of the construction project (example: Electrical, Plumbing, HVAC)		Entire process of the construction
Does not cover “buildings, structures or land”		Includes foundations, excavations, grading, filling, attachments, permanent fencing, and other permanent fixtures
Installation “jobsite” means any location where you have work going on		Specific to the individual or multiple scheduled construction project locations

## New Marketing Resource



From fine arts and motor truck cargo to warehouse legal liability, we offer a wide range of flexible coverage to protect your clients’ property on the move. Whether your clients need insurance for goods in transit or equipment on a job site, our local inland marine specialists can find a solution to help protect their property. [Take a look](#) at our new overview brochure to learn more about the breadth of inland marine coverage we offer.

# Easy Access to Online Rating Through eCLIQ®

Check out our short videos to see how you can quote inland marine policies from the comfort of your office!



BUILDER'S RISK

Watch Video ▶



CONTRACTOR'S EQUIPMENT

Watch Video ▶



SCHEDULED PROPERTY FLOATER

Watch Video ▶

## Recent Success List

Account Classification	Premium
Scheduled property floater: solar panels	\$48,348
Builder's risk: new construction of large dental office	\$41,500
Contractor's equipment and installation floater: flooring contractor	\$22,000
Contractor's equipment and installation floater: electrician	\$18,000
Contractor's equipment: excavation	\$10,139
Motor truck cargo: appliances	\$8,300
Contractor's equipment: street & road contractor	\$7,000
Motor Truck Cargo: auto parts	\$5,555
Installation floater: HVAC contractor	\$4,500
Warehouse legal liability	\$2,345
Commercial articles floater: cameras	\$1,545
Fine arts floater: restaurant	\$1,250
Installation floater: custom carpentry	\$750

## What We're Writing

- Builder's risk

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Communication exposures (Cell towers & EDP)

Contractor's equipment

Miscellaneous property floaters
- Equipment dealers

Fine arts & museums

Installation floaters

Motor truck cargo & transportation

Warehouse legal

We want to be your number one resource for inland marine.  
Send us your new business submissions today!

Quote Now