

Contractor's Equipment

Inland Marine Coverage Highlights



FOR AGENTS AND BROKERS

Why choose Liberty Mutual Insurance?

From small artisan contractor's tools and equipment to large specialty construction operations, our local inland marine specialists are passionate about finding creative solutions to meet your clients' complex exposure needs.

With more than 100 years' experience, you can depend on Liberty Mutual Insurance to help safeguard your clients' property, equipment, people, and more.



Appetite

- General contractors
- Special trade contractors
- Commercial risks owning mobile machinery and equipment
- Equipment - broad appetite for backhoes, forklifts, excavators, pavers, compressors, pumps, bulldozers, loaders, graders, employee and owners tools and mobile equipment

Available options

- Agreed amount
- Blanket coverage
- Business income
- Equipment loaned to others
- Flat deductible options up to \$50,000
- Lower deductible on owner's tools
- Percent deductible
- Replacement cost
- Split deductible
- Trailers and spare parts

Coverage highlights

The following coverages are automatically included in the contractors equipment coverage forms:

- Additional debris removal \$5,000
- Automatic coverage for newly purchased equipment
- Employee tools \$5,000
- Flood and earthquake
- Leased or rented equipment \$25,000
- Partial loss replacement coverage; waives depreciation on partial losses
- Pollutant cleanup and removal \$25,000
- Rental reimbursement \$5,000
- Spare parts and fuel \$5,000

Superior claims service

Together, we help minimize risk, reduce loss, and prepare customers for the unknown. When the unexpected happens, we're committed to providing an exceptional claims experience every time. We're there when your clients need us the most.

Partnering to protect your business

Liberty Mutual Insurance customers receive a 20 percent discount on the fee to register equipment with the National Equipment Register® (NER®). In addition, we will waive up to \$10,000 of the deductible for NER-registered equipment stolen and reported to law enforcement officials. Visit ner.net for more information.



To learn more about inland marine coverage from Liberty Mutual Insurance, contact your inland marine underwriter or territory manager today.

Available enhancements

Coverage Description*	Contractor's Equipment Extension (CM 88 32)	Contractor's Equipment Extension Plus (CM 88 31)
Automatic replacement cost	For items less than 6 years old Model year must be on the schedule	For items less than 6 years old Model year must be on the schedule
Continuing rental or lease payments	\$1,000 per item \$5,000 in any one policy term	\$10,000 per item \$25,000 in any one policy term
Equipment borrowed from others	\$5,000 per item \$10,000	
Equipment leased, rented or borrowed from others		\$100,000
Equipment leased or rented to others	\$10,000	\$50,000
Equipment loaned to others	\$10,000	\$25,000
Fire department service charge	\$1,000	\$1,000
Hauling unscheduled contractors equipment	\$10,000	\$50,000
Income coverage	\$5,000	\$25,000
Mechanical breakdown for computer equipment mounted on contractors' equipment	\$10,000 per item \$25,000	\$10,000 per item \$50,000
Miscellaneous unscheduled tools and equipment	\$500 per item \$10,000	\$500 per item \$10,000
Recharge of fire extinguishing equipment	\$1,000	\$1,000
Reward for recovery of stolen equipment	\$1,000	\$5,000
Waterborne equipment	\$5,000	\$25,000

* Coverage is per occurrence unless otherwise stated.