

## Contractors Equipment Coverage



### Coverage

Owned and long-term leased equipment

### Features

Scheduled Form

New Acquisitions up to \$250,000 for 30 days

Or

Annual Automatic Acquisition form to minimize chance of uninsured loss; No coinsurance on newly acquired equipment

### Additional Coverages Included

Features

Debris Removal: 25% up to \$25,000

Pollutant Clean up: \$10,000 Annual

Fire Dept. Service Charge: \$2,500

Crime Reward: \$1,000

### Optional Coverages

Valuation Options

Actual Cash Value

Replacement Cost: (up to 10 years old)

Stated Amount

Partial loss <20% Elimination of depreciation

Equipment Leased/Rented from others

No coinsurance penalty applies

### Optional Coverages (Continued)

Equipment Borrowed from Others

Separate limits and deductibles apply

Equipment Leased/Rented to Others Contingent Coverage

Fills gaps in other required insurance

Rental Expense of Substitute Equipment

To continue operations

Loss of Business Income and Extra Income

Replaces lost income from key items

Contractors Equipment Plus Endorsement

Covers six incidental loss exposures

Lifts Exceeding Equipment Capacity

Expanded coverage

While Waterborne

Expanded coverage

While Underground

Expanded coverage

Employee Tools

Covered at jobsite and in transit

## Underwriters

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