

# CONTRACTORS' CHOICE EQUIPMENT PRODUCT

- ⦿ New and used equipment owned or leased on a long-term basis
- ⦿ Targeted operations include, but are not limited to:



Farming	Landscapers
General contractors	Plumbing
Grading/Paving/Excavation	Sand and gravel haulers

Note: Many others are eligible.

## PRODUCT ADVANTAGES

- ▶ Replacement cost valuation available for all equipment up to five model years old
- ▶ Miscellaneous tools and equipment coverage available on a blanket basis (with or without scheduled equipment)
- ▶ Full coverage is provided for transit exposures
- ▶ Additionally acquired contractor equipment automatically covered for up to 60 days (available upon approval)
- ▶ Debris removal up to 25 percent of loss; plus \$5,000 if limit exceeded
- ▶ Rented/Borrowed (from others) equipment coverage is available for a flat fee annually (options of \$25,000 or \$50,000 per piece)
- ▶ Coinsurance does not apply to blanket property or rental equipment
- ▶ Scheduled equipment is automatically registered in the National Equipment Registry Theft Database
- ▶ Theft coverage can be excluded for a premium discount

## SUBJECT TO UNDERWRITING REVIEW

Up to one loss of no more than \$5,000 incurred in the past three years

## AVAILABLE LIMITS

- ▶ Up to:
  - \$1,000,000 per total schedule\*
  - \$1,000,000 per total schedule in coastal zones\*\*
  - \$150,000 per individual scheduled item
  - \$15,000 in miscellaneous tools and equipment
- ▶ \$25,000 or \$50,000 for rented/leased equipment

\*All risk inland marine coverage form including wind and theft coverage

\*\*Flood and earthquake coverage at full policy limit automatically included (excluding coastal zones)



## DEDUCTIBLES

Deductible starts at \$1,000

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.usli.com/brc](http://www.usli.com/brc) for a full list of available business solutions

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Leased, loaned or rented to others
- ▶ Licensed for over-the-road use
- ▶ Cranes, draglines, conveyors or equipment for logging, custom harvesting, rigging, underground, mining, rock drilling, rock crushing or dredging
- ▶ Construction on the water
- ▶ Located in AK, HI, LA or WV

NOTE: Ineligible risk characteristics include, but are not limited to those listed above.

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

