



ZURICH®

Contractors Equipment Coverage

Solutions that can help protect the equipment and tools that build your business

As a contractor, the tools of your trade are your business. Your customers don't come to your location to use your services, you go to them. And every piece of equipment you need, from the largest crane to the smallest compressor, goes with you. Protecting that equipment from loss while at the job site or traveling to and from is as critical to the success of your business as knowing how to read a blueprint. Because when a piece of equipment you need is lost or damaged, the job stops — but the clock doesn't.



Contractors Equipment coverage provides insurance for mobile machinery, equipment and tools used in contracting, installation, erection, repair or moving projects. Covered equipment may be owned, rented, leased or borrowed from others. If it's on your job site and you have a Zurich Contractors Equipment solution in place, it's covered.

Zurich — One of the world leaders in Marine insurance

Zurich North America is part of the Zurich Insurance Group (Zurich), a leading multi-line insurance provider with a global network of subsidiaries and offices in Europe, North America, Latin America, Asia Pacific and the Middle East, as well as other markets. As one of the world's

largest and one of the leading Marine insurance providers, Zurich understands the risks facing carriers in a challenging business environment. Zurich was founded to write Marine insurance in 1872, and we've been in the business continuously for more than 145 years. We have a global network of dedicated Marine specialists around the world. Our experienced Marine underwriters, Risk Engineers and Claims specialists provide services that help customers maintain better control over their cost of risk. And everything we do is backed by the professional experience and customer commitment that have defined Zurich's approach to Marine solutions since the beginning.

Contractors equipment coverage features

Contractors Equipment Inland Marine forms provide broad coverage for tools and mobile machinery and equipment with various coverage options available.

- Equipment loaned, leased or rented to others
- Equipment leased or rented from others
- Debris removal
- Construction trailer coverage available
- Waterborne equipment coverage available
- Rental reimbursement
- Spare parts and fuel
- Employee tools
- Newly purchased property

Target customers

The list of potential customers eligible for Contractors Equipment insurance includes:

- Contractors of all types, including building, street and road, bridge, marine and energy
- Municipalities
- Manufacturers
- Wholesalers
- Distributors
- Terminal operators

Eligible equipment

Coverage can be provided for items ranging from small tools to heavy equipment. Items typically insured under a Contractors Equipment policy include cranes, bulldozers, power shovels, loaders, graders, backhoes, forklifts, pavers, compressors, pumps and numerous other items of a mobile or portable nature.

Typical account size

- Typical equipment schedules will be \$10 million in insured value and higher
- Minimum premium of \$25,000 (requirement may be waived for Zurich customers with other lines of insurance)

Risk Engineering and Claims services

Contractors Equipment coverage can be delivered with the additional services of specialized Marine Risk Engineers who will use their experience to help you reduce losses. They understand the exposures facing today's contractors and similar organizations. And they have targeted insights, risk assessments and employee safety training that can help you improve your loss picture.

Our more than 3,200 Claims professionals in North America, part of a team of 9,600 professionals in 32 countries around the globe, understand the often complex claims issues associated with Contractors Equipment insurance.

They stand ready to provide you with dedicated, customer-focused attention to help settle your claim and reduce the impact on your risk management program.

A global portfolio of Zurich solutions

Contractors Equipment insurance is part of a portfolio of risk management products and services designed to help meet virtually every property and casualty insurance need today's organizations may have. Whether you need a monoline policy for an individual exposures or a complex, multi-line program spanning the globe, Zurich can help. Building contractors, in particular, can benefit from our long-standing and presence in providing insurance for the commercial construction industry. And customers for various types of Marine insurance – including Inland Marine, Ocean Marine Cargo and Commercial Hull – can depend on Zurich for a wide portfolio of the solutions they need.

Our services are delivered by a multinational team of more than approximately 54,000 insurance professionals via a global network reaching more than 215 countries and territories. We offer specialized knowledge in many key industry segments, including energy, technology, construction, transportation, manufacturing and more.

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