

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 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 888.845.1637 OR VISIT APOGEEINSGROUP.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.