Our Contractor's Equipment coverage can help power your business.

While losses can happen, the right insurance can help you manage the risk. Our **Contractor's Equipment** coverage helps protect the tools and machinery your construction business depends on, backed by the service you need to keep work moving.

Protect your investment with construction equipment coverage that is:

- Designed for contractors.
- Flexible to add coverage enhancements.
- Keeping you ahead of today's modern challenges.

Broad, flexible protection.

Our coverage is designed for contractors, with enhancements to keep you ahead of today's challenges, including:

- Automatic replacement cost coverage for equipment five years old or less, with no deduction for depreciation or wear.
- Partial loss coverage for older equipment ensures you're always made whole.
- Flexible options for leased and rented equipment, based on your legal liability.
- No coinsurance clause and other valuation options available.

Contractor's Equipment Limits

- Premium coverages are automatically built in to give you maximum protection from the start. Then, superior flexibility to customize limits to fit your needs.
- Single, streamlined form offers options for adjustable or scheduled formatting.

Service backed by specialized knowledge.

Our specialized underwriters help you create a customized program for your business, offering:

- Outstanding service and consultation.
- Construction Risk Engineering consultants help reduce the cost of risk through IoT-enabled solutions that help predict, prevent, detect, and mitigate losses.
- In-house claims professionals who work quickly to minimize downtime and settle claims so your business doesn't miss a beat.

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Coverage Highlights

Type of coverage	What it helps cover
Foundational Coverage	Owned equipment wherever it's located, plus equipment you lease, rent, borrow, or loan to others—including miscellaneous unscheduled equipment.
Coverage Enhancements	• No deductible applies to losses by theft for equipment with permanent tracking devices or if registered with NER. • Broad definition of covered property • Ability to cover equipment while waterborne • Broad knowledge of occurrence protection • Automatic coverage for additional insureds and loss payees • Over-the-road vehicles with permanently mounted equipment • Crew boats, work boats, barges or marine floats less than 26 feet in length • Unlicensed off-road vehicles
Optional Endorsements	Loss of use, Liability for hauling general cargo, Agreed valuation, Margin clause.

Additional Coverages Included

• Claims expenses	• Expediting expense	• Preservation of property
• Continuing rental or lease charges	• Fire department service charge	• Protection of property
• Contract penalties	• Fire device recharge	• Rental expense
• Debris removal and recycling expense	• Hauling equipment of others	• Reward coverage
• Employee tools and clothing	• Jobsite trailers including business personal property	• Spare parts and fuel
• Errors and omissions	• Pollutants and contaminants clean up and removal	• Temporary construction forms, falsework and shoring

One Carrier. More Construction Solutions.

Pair Contractor's Equipment coverage with Property, Builder's Risk, Installation, and Casualty solutions to help protect your business throughout the lifecycle of a project.

Learn more.

Ask your agent about options or visit **TheHartford.com/marine**

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