Equipment Rental and Sales Choice coverage for the property your business depends on.

No matter what type of property you rent or sell, your business depends on having the right inventory available. From tools and accessories to high-value equipment, event furnishings or even utensils, damage or loss can impact your customers and your bottom line. Our **Equipment Rental and Sales Choice** policy provides broad coverage to help protect your investment.

Help protect property rented, sold, exhibited or in your care, including:

- Property located on or off-premises.
- Property leased or rented from others, including when such property is re-leased or re-rented to a customer.
- Property owned by others and in your care, custody, or control for the purpose of repair, augmentation, or some other capacity while acting as a bailee.
- Equipment held on display in showrooms or at other exhibitions.
- Property in transit, until property is delivered to your customer.
- Losses resulting from earthquake, flood and voluntary parting.

Service backed by specialized knowledge.

Your business has unique challenges, deadlines and pressures. Depend on us for:

- Underwriters who understand your needs and work directly with your insurance agent or broker.
- Risk Engineering specialists who can help you avoid or reduce losses.
- Claims professionals who help deliver prompt, accurate and fair claims decisions when losses occur.

Coverage Highlights

Type of coverage	What it helps cover
Broad Property Coverage	Most types of property, equipment and tools are eligible.
Replacement Cost	Cost to replace damaged or lost property (equal to property value).
Pollutant Cleanup and Removal	Any court-ordered cleanup expenses of up to $25,000 per policy period.
Newly Acquired Property	New or replacement property acquired after policy begins; provided for up to 45 days after obtained and $50,000 for any one loss.
Extra Expense	Reasonable expenses to expedite the repair or replacement of covered property; also helps cover expenses of up to $10,000 to temporarily rent replacement property until yours is repaired or replaced.

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Coverage Highlights (continued)

Type of coverage	What it helps cover
Flatware and Serving Items	Items composed of gold, silver, platinum or other precious metals or alloys up to $50,000.
GPS Waiver of Deductible	May waive deductible when there's covered theft or conversion loss of covered property that's equipped with an operational GPS or similar tracking device.
Pollutant Cleanup and Removal	Any court-ordered cleanup expenses of up to $25,000 per policy period.
Debris Removal	Disposal costs of up to $50,000 or 25% of the amount payable for the direct physical loss.
Employee Tools and Clothing	Items located anywhere in territory up to $500 per item and $5,000 per occurrence.
Servicing Equipment	Damaged equipment and tools used to service or maintain property; up to $25,000 for any single loss, subject to a limit of $5,000 for any one item.
Losses from "Conversion"	Unauthorized ownership or acts depriving you of your property, whether temporary or permanent.

Learn more.

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

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