

Contractors' Equipment Coverage



AmTrust North America is pleased to offer Contractors' Equipment coverage specifically designed to cover machinery, equipment and tools used by a wide range of mobile equipment operations.

The AmTrust Contractors' Equipment product provides broad coverage along with an array of supplemental coverage options to suit the insured's needs, including the following:

- Fraud and deceit
- Recharge of fire protection equipment
- Small tools coverage
- Reward for recovering stolen equipment
- Spare parts and fuel
- Rental reimbursement

We also offer replacement-cost coverage, leased/rented equipment coverage and miscellaneous/unscheduled tools coverage. Our various coverage types are available to businesses of all sizes and are tailored to meet the specific needs of each employer.

Preferred Exposures

The AmTrust Contractors' Equipment product is available to a wide range of mobile equipment operations, including (but not limited to):

- Artisan contractors
- General contractors
- Landscaping companies
- Snow removal operations
- Street and road construction

AmTrust is not a market for farming, mining, structural demolition, oil and gas, or drilling/boring operations.

Equipment TIVs

- Schedules of equipment with values over \$5 million available; must be referred
- Open maximum for total insured value of any one item available; must be referred
- Miscellaneous tools and equipment subject to \$1,000 maximum per item

Preferred Equipment

- Excavators
- Grading equipment
- Bulldozers
- Loaders
- Trenchers
- Backhoes
- Scaffolding
- Portable generators/compressors
- Forklifts
- Tractors
- Hand Tools
- Cranes (with booms up to 25 ft.)
- Pneumatic tools
- Mowing equipment
- Asphalt equipment
- Road Building & maintaining equipment

Ineligible Exposures

- New ventures
- Equipment licensed for road use
- Waterborne equipment
- Drilling / boring equipment
- Small electronic items including cell phones, laptops or PDAs
- Farming, mining and structural demolition activities
- ATVs
- Golf Carts
- Oil and gas operations

Additional Features

- Written with AAIS forms
- Direct physical loss coverage provided for all risks
- Replacement cost coverage available for equipment less than 5 years old; not available for miscellaneous/unscheduled tools
- Equipment must be scheduled or on file with company with a serial number, value, year, make and model
- Blanket coverage available for select businesses
- 80%, 90% or 100% coinsurance options available
- Minimum premium of \$500
- Deductible begins at \$500, based on TIV
- Coverage for small crane operations available; 25-foot boom max



AmTrust North America
An AmTrust Financial Company

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