

# 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.



## Leading Writer

of workers' compensation insurance in the U.S.



## \$24.8 Billion

in total assets



## \$3.5 Billion

in GAAP surplus capital

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