



Contractors' Choice Equipment Product

WHY DO YOU NEED CONTRACTORS' CHOICE EQUIPMENT COVERAGE? AS A BUSINESS OWNER, YOU FACE THE FOLLOWING POTENTIAL WAYS TO LOSE YOUR EQUIPMENT (WHICH IS YOUR LIVELIHOOD!):

- ▶ Damage by fire caused by mechanical breakdown
- ▶ Arson of your equipment by prior employees
- ▶ Snow or ice damage
- ▶ Vandalism or malicious mischief
- ▶ Theft of miscellaneous tools and equipment from your vehicle or secured jobsite
- ▶ Lightning striking your equipment
- ▶ Overturned equipment
- ▶ Collision
- ▶ Flood
- ▶ Transit collision

WHY YOU SHOULD PURCHASE THE USLI CONTRACTORS' CHOICE EQUIPMENT POLICY?

The following are important coverages to have in your policy. Check to make sure you have all of the following:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
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	✓	?
Flood coverage automatically included to full limit of insurance (Not available in Florida and coastal areas)	✓	?
Earthquake coverage automatically included to full limit of insurance	✓	?
Additionally acquired contractor equipment automatically covered for up to 60 days (available upon approval)	✓	?
Debris removal up to 25% 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	✓	?

WHY CHOOSE TO BE INSURED WITH USLI GROUP?

- ▶ A.M. Best rated A++ Carrier
- ▶ A proud member of the Berkshire Hathaway Group

Insure your financial well-being with a stable company that will be there to pay your claim.