Contractors Equipment Insurance

Property & inland marine - coverage overview, limitations and how to get a quote



OVERVIEW

Contractors equipment covers machinery and tools wherever they go, and carriers want a schedule with values, theft controls and how equipment is stored overnight.

WHAT'S COVERED

Scheduled equipment
Excavators, loaders and lifts listed by serial number.

Unscheduled tools
Small tools and equipment under a blanket limit.

Theft and vandalism
Equipment stolen or damaged at job sites.

Rented equipment
Equipment you rent or lease from others.

Rental reimbursement
Cost to rent a replacement while yours is repaired.

Good to know
GPS tracking, fenced yards and engine immobilizers often help on theft-prone pieces like skid steers and mini excavators.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Wear and tear
- × Mechanical breakdown
- × Loss while equipment is in transit overseas or underground

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Equipment schedule with serial numbers
- Year, make, model and values
- Storage location and security
- Rental equipment contracts

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/contractors-equipment/

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