Inland Marine Insurance

Most popular commercial lines - coverage overview, limitations and how to get a quote



OVERVIEW

Inland marine insurance covers business property that moves or is located away from your main location: tools and equipment at job sites, goods in transit, materials waiting to be installed, and customer property in your care. Standard commercial property policies limit or exclude property away from your premises, so inland marine fills that gap.

WHAT'S COVERED

Contractors equipment
Heavy equipment and tools at job sites.

Goods in transit
Your property shipped by truck or carrier.

Installation floater
Materials until installed and accepted.

Property of others
Customer property in your care for service.

Electronic equipment
Laptops, tablets and gear used in the field.

Electronic data processing
Computers, servers and electronic equipment, including off-site.

Good to know
Scheduling items over $10,000 by serial number and blanketing smaller tools usually gives the best rate and the cleanest claims.

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 unless endorsed
- × Theft from unlocked vehicles
- × Mysterious disappearance on many forms

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 list with serial numbers
- Values of each item
- Where items are stored
- Theft protection used
- Three years of loss runs

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/inland-marine/

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