

MARINE INSURANCE: CONTRACTOR'S EQUIPMENT COVERAGE



PROTECT YOUR EQUIPMENT AND BUSINESS AGAINST THEFT WITH A WINNING COMBINATION.



THE HARTFORD AND THE NER: BETTER TOGETHER

Register with the NER and become a contractor's equipment coverage policyholder for these advantages:

- 20% discount off your NER registration fees
- A premium discount for covered equipment registered with the NER
- If items are equipped with a GPS or similar tracking device, we will waive the deductible for these items if there's a loss due to theft

Whether you manage a large specialty construction firm or a midsize contracting business, your tools, machinery, and mobile equipment are big investments.

If they're stolen from a job site, destroyed by a fire or damaged by vandals, your business may suffer. Repairs only add to the cost. And if you're forced to delay or stop work, your reputation and bottom line could both be at risk.

TWO SMART STEPS FOR PREVENTION

Help deter thieves by registering with the National Equipment Registry (NER). And purchasing The Hartford's contractor's equipment insurance. Taken together, these steps are prudent risk management.

Prepare. Protect. Prevail.®

continued



STEP 1: REGISTER WITH THE NER

By registering with NER at WWW.NERUSA.COM and applying their HELPtech® program decals, you can help deter theft and increase the likelihood of recovering your stolen equipment.

Fast. Easy. Online. NER's HELPtech program lets you register each piece of equipment securely and confidentially online. Then keep an up-to-date, password-protected inventory database of your equipment.

NER then identifies you as the equipment owner and can assist you in recovering stolen registered items by:

- Completing a full loss report once notified of a theft
- Alerting law enforcement authorities and buyers of used equipment to check the NER 24/7 for stolen equipment

STEP 2: CHOOSE THE HARTFORD

With contractor's equipment insurance from The Hartford, you'll have the protection you need and the service you expect, with these advantages:

- No coinsurance clause
- Replacement cost coverage for equipment less than five years old
- Coverage for equipment you lease, rent or borrow from others
- Coverage for equipment you lease or rent to others under a written agreement
- Coverage for continuing charges you incur when equipment you rent or lease is damaged
- Waiver of the theft deductible when there's a loss to covered property equipped with an operational GPS or similar tracking device
- Optional endorsements to provide higher limits for equipment leased or rented to others, expediting expenses, and more
- Optional reporting form for businesses whose equipment values fluctuate

Lean on our marine expertise. With The Hartford, you also get the benefit of experience. You're better protected, because:

- Our Marine specialists will work with your insurance agent or broker to help them protect your business
- Our Construction Risk Engineering specialists and information can help you reduce the risk of loss to your equipment
- Our Claims service experts are prompt and fair when a loss occurs, so you can get back to business sooner



LEARN MORE AND REGISTER.

Visit NERUSA.COM or contact NER at 212-297-1805. And browse THEHARTFORD.COM/MARINE for more on The Hartford.



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of August 2015.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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