

Insurance
to help
contractors
stay on
track



Contractors' Equipment and Tools

The Cincinnati Insurance Company

The right tools for the job

Your equipment and tools are vital to the success of your work. Loss or damage to any of these essential assets could pose a serious financial strain on your business.

That is why it is a smart choice to protect your equipment and tools with proper insurance coverage. Your local independent agent can help you secure the necessary coverages by using Cincinnati's forms to customize a policy that meets your specific needs.

A solid foundation

You put the best effort into all the projects you work with, from start to finish. Likewise, The Cincinnati Insurance Companies' Contractors' Equipment and Tools Coverage begins with these built-in coverages and then offers flexible options to enhance your protection:

Leased or Rented Coverage—

Equipment leased or rented from others may be insured for up to \$25,000 for direct covered loss. We may also pay for loss of use up to \$1,000 when you are legally liable for equipment damaged by a covered loss.

Rental Reimbursement—

Rental reimbursement may be provided, up to \$500 per day with a maximum of \$5,000 per policy term, to pay your expenses to rent replacement equipment when yours has been damaged by a covered loss. A minimum 24-hour waiting period applies.

Newly Purchased Equipment—

Newly purchased equipment can be insured for up to 60 days, with a limit equal to 30 percent of your total scheduled equipment or \$25,000, whichever is greater.

Your Cincinnati Contractors' Equipment Coverage includes these features for covered causes of loss:

- an additional amount of up to 25 percent of the amount of the direct covered loss to remove the debris of damaged covered property with a possible additional amount of up to \$10,000 when the 25 percent is not enough
- up to \$1,000 (with a maximum of \$250 for any one tool) for loss to employees' tools while on your premises or at one of your jobsites
- up to \$10,000 for any one jobsite to extract pollutants from land or water when the discharge is caused by a covered cause of loss
- up to \$5,000 for equipment borrowed from others
- up to \$5,000 for spare parts and fluids, including gasoline, oil and hydraulic fluid, for covered equipment

When flexibility counts

As your projects progress, you make accommodations to meet the needs of your customers. We understand that you may need the same flexibility in your insurance coverage, which is why, in addition to the stability of built-in coverages and limits, you have the flexibility to increase most of your limits of insurance.

To meet your needs, this program provides you with options on valuing your equipment for insurance purposes, and it offers a variety of deductibles.

The right coverage from the right people

The Cincinnati Insurance Companies' commitment to you is simple. We deliver policy and claims service from a local agent and claims representatives who know you, your business and your community. On many coverages, we often do what most insurance companies won't—provide convenient multi-year terms (available in most states).

When it comes to something as important as your business—your livelihood—you can count on The Cincinnati Insurance Companies to be there, giving you the peace of mind you deserve.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. For information, quotes, policy service or coverage availability in your state, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to one or more companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Not all subsidiaries operate in all states. 6200 South Gilmore Road, Fairfield, Ohio 45014-5141.



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