



Installation & Equipment Scheduled and Unscheduled

ENDORSEMENT

Do you have adequate protection for the materials, supplies, equipment and tools you take to each job site?

As a contractor, you are constantly moving from one project to the next, which requires endless forethought and planning. Of course, your years of experience have taught you that it's also important to be prepared for the unexpected.

For example, what if your building materials are damaged in an auto accident on the way to a job site? Or, suppose your employees' tools are stolen from a job trailer. Would your current policy provide the coverage needed to replace the damaged materials or stolen tools?

The Contractors Installation, Scheduled and Unscheduled Equipment endorsement from UFG broadens the coverage provided by our commercial inland marine policy. It offers coverage for materials, supplies, equipment, machinery and fixtures that are to be installed at a job site or are in transit, as well as added protection for your scheduled and unscheduled equipment.

Included Coverages

INSTALLATION

- Loss valuation includes labor, overhead and profit
- Contract Penalty—\$5,000 Limit
- Pollution Cleanup—\$10,000 Limit
- Sewer Backup—\$5,000 Limit
- Testing—\$5,000 Limit

SCHEDULED EQUIPMENT

- Rental Equipment—\$100,000 Limit
- Newly Purchased Equipment—\$100,000 Limit
- Pollution Cleanup—\$25,000 Limit
- Rental Reimbursement—\$25,000 Limit
- Spare Parts and Fuel—\$5,000 Limit

UNSCHEDULED EQUIPMENT

- Employee Tools—\$5,000/\$10,000 Aggregate
- Rental Equipment—\$10,000 Limit

Claims Examples

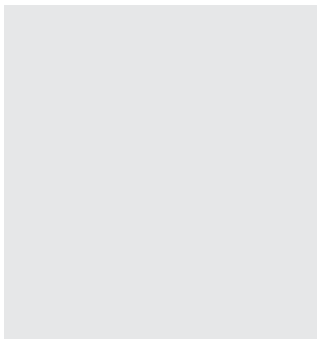
Many policyholders don't understand the value of their insurance coverage until they experience a loss. Review our claim examples to better understand the protection provided to you by our Contractors Installation, Scheduled and Unscheduled Equipment endorsement.

- A contractor is driving a load of trim boards to a job site. The trailer he is driving breaks, causing damage to the trim boards. Our **Contractors Installation, Scheduled and Unscheduled Equipment** endorsement would provide coverage for the damage to the trim boards (subject to deductible and policy limits).
- A contractor rents a skid steer loader for one week to complete a project. While operating the machinery, the contractor's employee overturns the skid steer loader, damaging the safety cage. Our **Contractors Installation, Scheduled and Unscheduled Equipment** endorsement would provide up to \$100,000 in coverage for damage to the skid steer loader's safety cage.
- A contractor's trailer is broken into on a job site, with the thief stealing all of the employees' tools. Our **Contractors Installation, Scheduled and Unscheduled Equipment** endorsement would provide up to \$10,000 in coverage for the loss of the tools (subject to deductible).

Claims examples are provided for illustrative purposes only.



Our insurance products are provided to you by:



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