

MARINE INSURANCE: EQUIPMENT RENTAL & SALES CHOICESM

PROTECT YOUR EQUIPMENT WITH COVERAGE THAT'S BROAD, CUSTOMIZABLE AND AFFORDABLE.



SERVICE BACKED BY SPECIALIZED KNOWLEDGE

Your business has unique challenges, deadlines and pressures. We understand that at The Hartford. Depend on us for:

- Marine specialists who work directly with your insurance agent or broker
- Claims specialists who understand your operations and deliver prompt and fair claims service when a loss occurs

Regardless of the type of property you rent or sell – from tents and tables to high value equipment – you've made a significant investment in your business.

To succeed, you have to be on the spot with the equipment your customers need. If inventory is damaged, or destroyed, your customer base could go somewhere else. And your bottom line could suffer.

To help protect your business, The Hartford offers broad property coverage with our Equipment Rental & Sales Choice policy.

COVERAGE HIGHLIGHTS

Covered property. Nearly all types of property, equipment and tools are eligible for coverage, ranging from flatware and serving items to large contractor's equipment.

Replacement cost. Some valuation clauses may not be sufficient to cover the cost of new materials after a loss. That's not a problem when you choose The Hartford's Equipment Rental & Sales Choice. We can provide replacement cost coverage equal to the value of your property.

Pollutant cleanup and removal. When a loss occurs, pollutants or contaminants may be released. Our policy may cover any court-ordered cleanup expenses you'll have – up to \$25,000 per policy period.

Newly acquired property. Coverage for new or replacement property that you acquire after your policy begins. Coverage is provided for up to 45 days after you obtain newly acquired covered property and \$50,000 for any one loss.

Prepare. Protect. Prevail.®

continued



Extra expense. Specialized equipment may be hard to repair or replace. We can cover reasonable expenses to expedite the repair or replacement of covered property. And we can also cover expenses, up to \$10,000, to temporarily rent replacement property until yours is repaired or replaced.

Flatware and serving items. Coverage is provided for flatware and serving items, including those composed of gold, silver, platinum or other precious metals or alloys, up to \$50,000.

GPS waiver of deductible for covered theft or conversion loss. The Hartford may waive your deductible when there's a covered theft or conversion loss of covered property that's equipped with an operational GPS or similar tracking device or chip.

Debris removal. Disposal costs continue to escalate and may even exceed the cost of your physical property loss. Your policy can cover up to the first \$50,000 in full or 25 percent of the amount payable for the direct physical loss. And, you'll have 180 days to report the loss.



Employee tools and clothing. Coverage for loss of employee tools and clothing while located anywhere in the policy territory, up to \$500 per item and \$5,000 per occurrence.

Servicing equipment. When the equipment and tools you use to service or maintain your property are damaged by a covered cause of loss, The Hartford will pay up to \$25,000 for any single loss, subject to a limit of \$5,000 for any one item.

BEYOND THE BASICS, CUSTOMIZE YOUR COVERAGE

In addition to the standard benefits, expect more from The Hartford. We can also provide coverage for:

- Losses resulting from "conversion," which is unauthorized exercise of the right of ownership over your covered property
 - » Any unauthorized act that deprives you of your property temporarily or permanently is covered
- Construction vehicles, including:
 - » A 20 percent discount on the fee to register your equipment with the National Equipment Register (NER)
 - » A premium discount for scheduled equipment registered with the NER or similar program

You also have the option to customize your coverage, limits and deductibles – even select different deductibles for different coverages.

EQUIP YOUR BUSINESS WITH BROADER PROTECTION

We provide coverage for a wide variety of property held for rental or sale, during exhibition or while in your care, custody and control, including:

- Property located on or off-premises
- Property leased or rented from others, including when such property is re-leased or re-rented to a customer
- Property owned by others and in your care, custody, or control for the purpose of repair, augmentation, or some other capacity while acting as a bailee
- Equipment held on display in showrooms or at other exhibitions
- Property in transit, until property is delivered to your customer
- Losses resulting from earthquake, flood and voluntary parting

200+ YEARS OF EXPERTISE

Peace of mind comes with confidence, and with The Hartford, you'll have both. Our 200+ years of experience and commitment to our policyholders speaks for itself.

You can rely on us for all of your business insurance needs. Ask your agent how to simplify your risk management program by consolidating your protection through The Hartford.

LEARN MORE about available coverage options by talking with your agent from The Hartford today. And visit THEHARTFORD.COM/MARINE.



THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home

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 September 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.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Fire Insurance Company. Its headquarters is in Hartford, CT.