

Hanover Marine

Tailored marine coverage for contractor's equipment

As a part of our broad range of inland marine offerings, we offer a comprehensive solution for contractor's equipment, featuring innovative coverages, specialized underwriting expertise, customizable options and online issuance. With decades of marine experience writing the construction market, our underwriters, claims professionals and loss control specialists fully understand the risks contractors face.

The right coverage for every exposure

Our contractor's equipment policy is customizable for a broad range of equipment and industries, including:

- Contractors
- Specialized Equipment
- Equipment used in manufacturing, warehousing, distribution and municipalities

Coverage highlights

Our contractor's equipment policy offers broad coverage options for enhanced protection, including:

- Replacement cost valuation for equipment five years or newer included within the coverage form
- Business personal property
- Continuing rental or lease expense
- Debris removal
- Employee tools and work clothing
- Equipment leased and rented from others, leased or rented to others, loaned to others or borrowed from others



- Expediting expense
- False pretense
- Hauling property of others as a carrier for hire
- Installation or rigging property
- Rental reimbursement
- Waterborne property
- Optional endorsement for business income for equipment

Quick and easy policy issuance

TAP Sales Marine, our web-based automated processing system, allows policies to be quoted, bound and issued in real time and in one easy transaction. The system allows you the ability to upload equipment schedules, reducing the need for excessive data entry and helping save time. Additionally, our annual adjustment form reduces the need for endorsements, helping increase efficiency.

The Hanover difference

Drawing on exceptional industry knowledge and expertise, we offer flexible targeted insurance solutions that add value. Our experienced risk solutions professionals and local underwriters offer a deep understanding of the construction industry and its regional nuances, allowing us to create customized packages for each individual business.

- Top 10 marine writer—a leader in commercial inland and ocean marine products and solutions
- Dedicated marine team—rapid response to product development needs; quick implementation coupled with superior service
- Full spectrum of coverages—customizable products, capabilities, and services for inland, ocean, and specialty programs
- Expansive appetite—builders risk, contractor's equipment, transportation, telecommunications/communications, special properties, special programs
- Proactive loss control and risk management—specialists with deep marine knowledge and technical skills can identify trends and potential problems, and recommend solutions
- World-class claims services—dedicated marine claims staff with proven record of successful claims handling, including 24-hour claims response and quick turnaround on payments
- Nationally recognized—the company's financial strength has earned it high marks from key industry analysts, including an "A" rating (Excellent) by A.M. Best Company.

Let's build something together

We've got the blueprint for flexible, affordable insurance products and services designed especially to meet the needs of contractors.

For more information, visit [hanover.com](https://tap.hanover.com)



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