



Contractors' Equipment Expansion Endorsement Available Now!

We are pleased to introduce our *New Contractors' Equipment Expansion Endorsement* offering a collection of coverage enhancements to the AAIS Contractors' Equipment Policy. These expansion coverages differentiate and enhance the Acadia Contractors' Equipment Policy while providing value added coverage options for our agency partners and policy holders.

- Used in conjunction with the AAIS Contractors' Equipment Form IM 7000.
- Intended for Equipment Schedules of \$250,000 or greater.
- A \$250 Base Charge applies with Additional Premium for Increased Limits.

VALUE ADDED COVERAGES

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|--------------------------------|----------|---|----------|
| Data Restoration Expenses | \$5,000 | Expediting Expenses | \$5,000 |
| Claim Preparation Expenses | \$5,000 | Preservation of Property | \$5,000 |
| Equipment Borrowed From Others | \$25,000 | Equipment of Others You Haul | \$25,000 |
| Construction Trailers | \$10,000 | Equipment Rented/Loaned To Others | \$10,000 |
| Waterborne Property Coverage | | Waiver of Depreciation for Partial Losses | |

In addition the Expansion Endorsement includes the following enhancements:

- Replacement Cost Coverage for Equipment 7 Years Old or Newer
- Valuation for Equipment Leased from Others based on the Rental Agreement
- Valuation for Equipment of Others Hauled based on the Hauling Agreement
- Coinsurance does not apply to the Tool Endorsement

Many of these provisions are not widely used in the industry making a real point of difference for our Contractors' Equipment Policy.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to applicable underwriting guidelines and the actual terms and conditions of the policies as issued.

Closer Coverage delivered in the Northeast and North Atlantic, with offices located in:

CONNECTICUT | MAINE | MASSACHUSETTS | NEW HAMPSHIRE | NEW YORK | VERMONT