

Contractors inland marine enhancements

Agents like you choose EMC Insurance because they know the value of our deep expertise, local presence, and responsive service.

Our goal is to empower you with products and services that set you apart in the market. That's why our coverages are designed to be comprehensive—and flexible. Giving your contracting customers the coverage and loss control resources they need to help protect every square inch of their business.



Coverage built to last

Our contractors' inland marine enhancements are part of a comprehensive suite of commercial insurance products tailored to protect your contracting customers' unique needs. Choose from two coverage levels — essential and elite — both competitively priced and designed to cover set limits for unscheduled owned contractors' equipment and the ability to schedule contractors' equipment. Your customers will also benefit from preset limits on installation and computer coverages included in either option.

Enhancement endorsements

Enhance contractors inland marine coverage with our new optional forms:

- Contractors essential industry extension (CM7507)
- Contractors elite industry extension (CM7508)

Selecting either extension automatically adds extra coverages and provisions on select coverages.

Highlighted coverages

Contractors equipment coverage

- Covers unscheduled owned equipment
- Higher limits for IM7000 extensions and supplementary coverages
- Adds approximately 15 new equipment coverage extensions and supplementary coverages
- Extra valuation for equipment less than six years old

Installation floater coverage

- Protects materials, supplies, fixtures, machinery, and equipment to be installed
- Covers property during installation, transit, and temporary storage

Computer coverages

- Covers hardware and software, including media, programs, and applications

Contractors inland marine enhancement level options

Contractors' equipment coverage (IM7000)	Essential	Elite
Additional debris removal expense	25% of loss paid, plus \$25,000	25% of loss paid, plus \$50,000
Employee tools	\$7,500	\$10,000
Equipment leased or rented from others	\$50,000 (\$50,000 any one item)	\$100,000 (\$100,000 any one item)
Newly purchased property	30% of catastrophe limit	30% of catastrophe limit
Pollutant cleanup and removal	\$25,000	\$25,000
Rental reimbursement limit (includes 72-hour waiting period)	\$7,500	\$10,000
Spare parts and fuel	\$7,500	\$10,000
Optional contractors' equipment coverage Scheduled equipment/schedule on file	Coverage subject to applicable covered property limits; limits shown as scheduled equipment/on file subject to additional charge	
Enhancement endorsement*		
Accounts receivable	\$5,000	\$10,000
Additional ACV provisions	Included	Included
Construction trailers	\$10,000 any one trailer and contents \$25,000 all trailers and contents	\$25,000 any one trailer and contents \$50,000 all trailers and contents
Continuing rental or lease payments (includes 72-hour waiting period)	\$2,500 any one piece of equipment \$10,000 any one 12-month period	\$5,000 any one piece of equipment \$25,000 any one 12-month period
Equipment borrowed from others	\$50,000 (\$50,000 any one item)	\$100,000 (\$100,000 any one item)
Equipment leased or rented to others	\$50,000	\$100,000
Equipment loaned to others	\$50,000	\$100,000
Expediting expenses	\$25,000	\$50,000
Fire department service charges	\$5,000	\$5,000
Fraud and deceit	\$25,000	\$50,000
Lock replacement (not subject to a deductible)	\$2,500 each policy period	\$2,500 each policy period
Recharge of fire extinguishing equipment	\$5,000	\$5,000
Reward for recovery of stolen equipment	\$5,000	\$5,000
Theft loss waiver of deductible (when operational GPS tracking device is equipped)	Included	Included
Unscheduled contractors' equipment: Consisting of owned machinery, equipment, and tools*	\$10,000 (\$10,000 any one item)	\$50,000 (\$25,000 any one item)
Valuable papers	\$5,000	\$10,000
Waterborne property	\$25,000	\$50,000

See next page for more coverage details.

Installation floater coverage (IM7100)	Essential	Elite
Catastrophe limit	\$50,000	\$100,000
Jobsite limit	\$50,000	\$100,000
Computer coverage (IM7201)	Essential	Elite
Hardware limit	\$10,000	\$25,000
Media/programs and applications limit	\$5,000	\$10,000

Agent Insider: Intended for EMC agents only and not for distribution to policyholders.



717 Mulberry Street
Des Moines, IA 50309

515-280-2511
800-447-2295

emcinsurance.com



Base coverage level deductibles: Essential \$500; Elite \$1,000, unless a different deductible is indicated on the schedule.

*CM7507 Essential and CM7508 Elite Industry Extension enhancements modify IM7000.

†Values of unscheduled contractors' equipment exceeding level option or any one item limit need to be scheduled.

Disclaimer: The contents of this brochure are provided for informational purposes only and are not intended to be all inclusive. Please refer to the issued policy for specific details regarding coverage, conditions, or exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

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