

# INLAND MARINE SELECT PRODUCT

An inland marine product that provides all-risk coverage



## PRODUCT FEATURES

- ▶ Broad appetite for various classes of equipment, including medical, musical, DJ, photography, catering and sports equipment
- ▶ Competitive rates based on type of equipment
- ▶ Additional acquired equipment is automatically covered for up to 30 days (up to \$10,000 per item)
- ▶ Equipment leased, loaned or rented from others can be covered
- ▶ Available on both a blanket and scheduled basis
- ▶ Transit coverage is automatically included
- ▶ Equipment breakdown coverage for covered property can be added

## LIMITS OF INSURANCE

- ▶ \$500,000 maximum limit of insurance
- ▶ Limit per individual piece of equipment varies by type
- ▶ \$2,500 maximum limit per item for blanketed equipment

## ADDITIONAL FEATURES

- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Contact within 24 hours of claim report by adjuster
- ▶ Low standard \$500 deductible
- ▶ Affordable \$500 minimum premium
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

## CLAIM EXAMPLES:

**Theft:** A DJ was hired to provide entertainment services for a wedding reception. The DJ worked at the reception until 1 a.m. In lieu of driving home, the DJ locked his equipment in the trunk of his vehicle and spent the night at the local hotel. Later that night, someone used a crowbar to pry open the trunk of the vehicle and stole all the DJ equipment. The next morning, the DJ found that his equipment was missing and notified the police. A total of \$6,700 of equipment was stolen.

**Fire:** An individual owned a mobile hot dog and french fry stand that he took to local fairs. One night, the owner's employee accidentally left two hot dog heating units on overnight. The units overheated and caused a fire in the mobile stand. The fire damage to the unit was extensive, making it a total loss.

**Vandalism:** An insured owns several vending machines and places them in some local recreation centers. One night, some vandals broke into one of the recreation centers and vandalized the interior of the building and its contents. Two of the insured's vending machines were smashed in this incident. One of the vending machines was a total loss, and the other was damaged but repairable. Damages totaled \$4,765.

**Wind:** The insured, a semi-pro baseball team, had several pitching machines that were used for team practices. One day during a team practice, a severe thunderstorm with high winds quickly passed through the area. The team had to seek shelter before they were able to put the pitching machines away. Wind damaged three out of the four pitching machines for a total of \$6,450 in damage.

**Water:** An insured owned and operated a mobile medical clinic for local residents. The insured was storing some of her electronic medical equipment in a locked closet inside an office building. A small fire broke out in the office building, causing the automatic sprinkler system to turn on. The sprinkler system put out the fire but not before causing \$11,980 of damage to the insured's medical equipment.