



Protecting Your Business Against Equipment Theft

Whether you manage a large specialty construction firm or a midsize contracting business, your tools, machinery, and mobile equipment represent a significant investment. If they are stolen from a job site, destroyed by a fire, or damaged by vandals, your business may suffer. In some cases, you could incur additional costs as a result of repairs or delays. In others cases, you may not be able to complete work on a project damaging your reputation and your bottom line.

Protect your equipment with the National Equipment Registry and The Hartford

Taking steps to help deter thieves by registering with NER and purchasing The Hartford's Contractor's Equipment insurance are prudent ways to manage your risk.

Why choose The Hartford?

Because we understand your business. With Contractor's Equipment insurance from The Hartford, you'll have the protection you need - and the service you expect - for your construction business.

- There's no coinsurance clause
- Replacement cost coverage for equipment that is less than five years old
- Coverage for equipment you lease, rent, or borrow from others
- Coverage for equipment that you lease or rent to others under a written agreement
- Coverage for continuing charges you incur when equipment you rent or lease is damaged
- Waiver of the theft deductible when there is a loss to covered property equipped with an operational GPS or similar tracking device
- Optional endorsements to provide higher limits for equipment leased or rented to others, expediting expenses, and more
- Optional reporting form for businesses whose equipment values fluctuate

Marine Specialists

With the Hartford, you also get:

- Marine specialists who work with your insurance agent or broker to help them protect your business
- Construction loss control specialists and information that can help you reduce the risk of loss to your equipment
- Prompt, fair claim service when a loss occurs, so that you can get back to business

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Why register with NER?

Registering with NER and applying their HELPtech program decals, helps deter theft and increases the likelihood of recovering stolen equipment. Through NER's HELPtech program, you can register equipment securely and confidentially online, allowing you to keep an up to date, password protected inventory database of your equipment.



Registration allows NER to identify you as the equipment owner and assist in the recovery of stolen equipment. When a theft occurs to a registered piece of equipment, NER will complete a full loss report if notified of the theft. Law enforcement authorities and buyers of used equipment can check the NER 24/7 for stolen equipment.

Additional benefits for The Hartford's Contractor's Equipment policyholders:

- 20% discount off their NER registration fees
- A premium discount for covered equipment registered with the NER
- If items are equipped with a GPS or similar tracking device, we will waive the deductible for these items if there is a loss due to theft.



To register or get more information, go to: www.nerusa.com or contact NER at **212-297-1805**.

Choose The Hartford

When you choose The Hartford, you not only get broad coverage and excellent claim service, you get the peace of mind that comes from knowing your business is covered by an insurer with 200 years of experience and commitment to our policyholders. And, if your business needs include installation, builder's risk, transportation or property coverage, your agent can help you simplify your risk management program with protection from The Hartford.

For more information about The Hartford's portfolio of Marine products and services, please go to: www.thehartford.com/info/marine.

Marine protection is smooth sailing with The Hartford!

www.thehartford.com/info/marine

This document outlines in general terms the coverages that may be afforded under a Hartford policy. 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 and all claims for coverage are subject to claims adjusting. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford 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. Possession of these materials by a licensed insurance producers does not mean that such producer is an authorized agent of The Hartford. To ascertain whether a producer is a Hartford agent, please contact your state's Department of Insurance or The Hartford at 1-888-203-3823.