

Protect Your Construction and Heavy Equipment



ACE USA Products

ACE USA offers comprehensive insurance and risk management solutions for construction clients including:

- Contractors Equipment Coverage
- Builder's Risk
- General Liability
- Excess Liability
- Environmental Liability
- Professional Liability
- Wrap-up Programs

The ACE USA Difference

- Financial Strength
- Experienced underwriting team with specialty focus on construction business
- Superior flexibility, with an interest in designing customized programs to meet the needs of clients
- A dedicated commitment to loss control and experience in handling a broad range of construction and engineering clients
- Construction Industry Practice: ACE USA offers a comprehensive unit, focused entirely on the needs of the construction industry.



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Theft Protection for the Worksite

Theft of large construction and heavy equipment is a growing and costly problem that directly impacts a company's balance sheet. According to the National Equipment Register (NER), the cost of this type of theft, plus the indirect costs such as rentals and downtime, is now more than \$1 billion each year.

Theft of large equipment usually happens during the night or on weekends and may go undiscovered for hours, days or weeks. Of the equipment that is stolen, as little as 10 to 15 percent is ever recovered.

How Do You Help Protect Your Heavy Equipment?

NER offers its Theft Recovery & Risk Management system, Help Equipment Loss Prevention Technology or HELPtechSM. With this system:

- The serial number or PIN number for each piece of heavy equipment is registered and logged into a national database maintained by NER.
- This database – of 15 million ownership records and 90,000 theft reports – is used by thousands of police agencies across the country to identify the true owner of equipment.
- NER provides a 24-hour Police Hotline to assist in tracing stolen heavy equipment using the database.
- Warning decals provide your first line of defense in letting potential thieves know you have extra protection.

Your data is secure and only used for the purposes of the database.

Cost of Registration

There are two ways to register your heavy equipment through NER:

1. Lifetime Fee

For \$40, you can register a piece of heavy equipment for as long as you own the machine.

This includes:

- The cost of decals
- PIN registration

— OR —

2. Annual Fee

For those who own multiple pieces of heavy equipment or have a high fleet turnover, it may pay to go with an annual fee.

This includes:

- Password protected access to your fleet details (so you can edit)
- Various views and search options



Annual Fees

Through our alliance with NER, ACE clients can receive a 20 percent discount on annual NER registration fees:

Maximum # of Items	Annual Fee	Cost for ACE USA Policy Holders (with Affiliate Discount)
1 to 5	\$75	\$60
6 to 10	\$100	\$80
11 to 20	\$180	\$144
21 to 50	\$400	\$320
51 to 100*	\$700	\$560

*For larger fleets please call 866 663-7872 for a quote.

ACE USA Inland Marine and National Equipment Register

Through their alliance, ACE USA will offer broadened coverage to its retail inland marine clients who purchase its Contractor's Equipment coverage by:

Waiving the Theft deductible – up to \$10,000 – for policyholders who:

- Register their equipment with NER prior to a theft; and
- Report theft to law enforcement authorities

About National Equipment Register

Created in 2001, National Equipment Register (NER), a member of the ISO family of companies, manages a national database of heavy equipment thefts and ownership to help equipment owners, the insurance industry, and law enforcement identify and recover stolen equipment. For more information, please visit www.StopEquipmentTheft.com



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*Product highlights are summaries only; please see actual policy for terms and conditions. Products are subject to risk eligibility requirements and may not be available in all jurisdictions and locations.

ACE USA Inland Marine is part of ACE USA's Global Underwriting Group, a division of ACE USA, specializing in global programs and specialty coverages and provides comprehensive risk management programs and services for a diverse market of mid- to large size U.S.-based companies, not-for-profit and government entities. To learn more about the ACE Global Underwriting Group's products and services, please visit www.aceusa.com.