



# Contractors' Choice Equipment Product

## Claim Examples

- ▶ **Fire:** A contractor was clearing brush and debris from a work site in preparation for installation of a doublewide home. The area was dry and had not received any rain in over a month. While clearing debris, the engine compartment from a front-end loader came in contact with a pile of brush and caused it to ignite. The fire spread quickly and as a result, severely damaged the front-end loader being used, as well as another front-end loader that was in the vicinity but not in operation at the time.
- ▶ **Fire:** The insured was using an excavator to clear land for a new subdivision. The excavator caught on fire. The fire started from wires around the battery making contact with combustible materials.
- ▶ **Overtuned equipment:** A general contractor was in the process of excavating a job site. The operator of a grader drove the equipment too close to the edge of a basement that was recently dug and still relatively unstable. The grader overturned and fell into the dug basement. Damage was caused to the cab, engine, and radiator of the grader.
- ▶ **Flood:** A trencher was being used to dig water lines for a new subdivision. There was a small stream that flowed near the edge of the work site. Recent rains had caused the trenching work to stop for a few days, as the soil was saturated. The operator of the trencher moved it to what he thought was a safe distance from the stream. Another severe rainstorm came through the area causing the stream to flood. The trencher was caught up in the floodwater and swept downstream causing a total loss.
- ▶ **Theft:** A local golf course had a brush chipper that was used to clear tree limbs and brush from the course. The brush chipper was stored outside in a locked fenced area. During the night someone drove their vehicle onto the grounds, cut the lock on the fence, and drove off with the brush chipper. The equipment was never recovered.
- ▶ **Theft:** Insured had a sweeper and two lawn mowers on a trailer when both the equipment and trailer were stolen. The sweeper fell off the trailer and was totaled by a trailing car, causing property damage to the sweeper and the car. The mowers and trailer were never recovered.
- ▶ **Collision:** A front-end loader was being used to clear dirt from a job site. The operator accidentally backed into a boulder causing damage to the engine of the front end-loader.
- ▶ **Mechanical Breakdown:** The insured was using an excavator to lift a steel beam. The weight was too much for the arm and caused it to bend resulting in a complete replacement of the arm.
- ▶ **Arson:** A local landscaping contractor recently fired a longtime employee for undisclosed reasons. Being angered over his termination, the former employee cut the locks on the gate to the contractor's outdoor storage yard. The former employee then proceeded to pour gasoline over three of the four riding lawn mowers that were in the yard and lit them on fire. All three mowers were total losses.
- ▶ **Vandalism:** A contractor was in the process of completing a road resurfacing project for the county highway department. Much of the equipment, including a roller and skid steer, were stored onsite in an open area. One night local teens poured sand in the gas tanks of the roller and skid steer. The sand resulted in engine damage to both pieces of equipment for a total of \$6,789 in damages.
- ▶ **Vandalism:** Equipment was at a jobsite that was surrounded by woods and a wooden fence. Vandals came in the night and set fire to the unit causing a total loss.
- ▶ **Transit & Collision:** An contractor was using a trailer to transfer his skid steer from one job to the next. While in transit, the contractor lost control of his vehicle and the trailer carrying the skid steer flipped over. The accident resulted in \$3,400 in damage to the skid steer.
- ▶ **Lightning:** A roller used for a project was left on a jobsite overnight. Strong electrical storms passed through the area later that evening. During the storm, lightning struck the roller and damaged the electrical system. The contractor reported the claim the next day when he noticed the damage to the roller. Damages to the roller totaled \$4,300.
- ▶ **Lightning:** Lightning struck a platform scale and created a total loss of all electrical components – remote display, amplifier and transformer.
- ▶ **Rollover:** Insured was doing some work in his mulch yard. The equipment was used to push mulch up the pile. While doing so, a wheel sank in too far and the equipment rolled down the pile and ended up with considerable damage.
- ▶ **Rental Equipment:** The insured rented a \$92,000 KOMATSU excavator. In doing some work he ran into a truck and damaged the left and right side panels.