

## Inland Marine Select Product

This product is designed for:

Ambulance Equipment

Amusement Rides

ATM Machines

Band Uniforms

Catering Equipment

Concession Stand-Mobile

DJ Equipment

Exhibition Property

Go Karts

Golf Carts

Janitorial Equipment

Laundry Equipment

Medical Equipment

Mortician's Equipment

Musical Instruments

Photography Equipment

Pool Cleaning Equipment

Radio or TV Studio Equipment

Recording Studio Equipment

Rock Climbing Wall

Scientific Instruments

Sports Equipment

Theater Property

Vending - Candy/Snacks

Vending - Stamps

Vending - Videos

Videographer Equipment



### The HIT ZONE – 15% Premium Credit applies if:

- 📍 In business with no losses for a minimum of three years
- 📍 Accounts where items are brought back to owners place of business each day, with a central station alarm
- 📍 All items are five years or newer

**ELIGIBLE RISKS** – Includes all of the above characteristics except where amended below

- ▶ Total Insured Values up to \$500,000
- ▶ Accounts where items are locked up when not in use
- ▶ Up to one loss (below \$2,500 incurred) in the past three years

### PRODUCT ADVANTAGES

- ▶ “All Risk” Inland Marine form
- ▶ Low standard \$500 deductible
- ▶ Additional Acquired Property coverage available
- ▶ Available on both a blanket and scheduled basis
- ▶ Transit coverage is automatically provided
- ▶ A.M. Best rated A++ carrier

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## INELIGIBLE RISKS

- ▶ Risks that rent/lease property to others
- ▶ Motor Truck Cargo or Trucking risks
- ▶ Ocean Marine or property on the water
- ▶ Risks that routinely send covered property by mail or parcel post
- ▶ Risks requiring agreed amount valuation
- ▶ Risks that have been canceled or non-renewed for this type of coverage (including for non-payment) in the past three years
- ▶ Risks that include objects that are unique or difficult to replace, or have value beyond their apparent worth due to being rare or collectible
- ▶ Risks where the named insured, a majority partner, partner or member has filed for bankruptcy in the five years preceding the date of application

## AVAILABLE LIMITS

- ▶ \$500,000 limit of insurance except for Florida which is \$250,000
- ▶ Limit per individual piece of equipment - varies by type
- ▶ \$2,500 maximum limit on blanketed equipment - per item

## SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
  - Our completed & signed application that accompanies this quote; or
  - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
  - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
  - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.