

# Available Products

## Contractors Equipment

*AI Risk ProgramConnect<sup>®</sup> gives you express access to property insurance for contractors, their equipment and construction-related activities. It's coverage from a financially sound carrier that underwrites programs.*

*Coverage includes Contractors Equipment, Contractors Real & Personal Property and Builders Risk.*

### **Contractors Equipment**

#### **Policy-At-A-Glance**

All risk coverage is provided for a wide range of equipment at replacement cost or actual cash value. Coverage provided for all owned equipment \$5,000 or more on a scheduled basis. Coverage provided on individual pieces of equipment up to \$250,000, total schedule limits up to \$1,000,000, leased equipment up to \$250,000.<sup>1</sup>

#### **Eligible Classes**

Coverage is underwritten for a broad range of construction companies including but not limited to excavation, land clearing, steel erection, sewer/water main and paving.

#### **Enhancements**

Deductibles can be customized for specific pieces of equipment.

#### **Minimum Premium/Limits/Deductibles**

- Minimum premium \$1,500
- Deductibles range from \$1,000 to \$25,000
- Limits up to \$1 million available per policy

#### **Underwriting Requirements**

- Completed AI Risk ProgramConnect application
- Three to five years of loss information
- Completed schedule of all owned equipment valued over \$5,000, including year of manufacture, manufacturer, description and model number, identification number and current cash value

*Continued on back*

<sup>1</sup> We will consider limits on a case by case basis.



*ProgramConnect, the web-enabled quoting and binding system created by AI Risk<sup>®</sup>, will make your job easier and your business more productive.*

*AI Risk is a subsidiary of Risk Specialists Companies, Inc.*

---

**To learn more, visit  
[www.airisk.com](http://www.airisk.com) or email us  
at [airisk2@aig.com](mailto:airisk2@aig.com).**

---



[www.airisk.com](http://www.airisk.com)



Endorsed by the  
U.S. Chamber of Commerce  
for its Members