

Premier Protector – Contractor's Equipment™

Sophisticated and flexible protection for the equipment your business depends on

Your brand and reputation depend on consistently delivering quality results – it's a promise you make to your customers. At the foundation of that promise are the tools and equipment that you rely on to get it done.



Broad coverage

Your equipment and essential tools of the trade are the cornerstone of your business. Premier Protector – Contractor's Equipment provides broad coverage to help eliminate confusion and protect your business from equipment-related delays and stoppage.

Flexible valuations

You're the expert on how your equipment is used and its condition. We'll provide replacement cost coverage based on the age of your equipment, or actual cash value with a waiver of depreciation for partial losses for older equipment; we'll use the valuations outlined in your agreement for leased equipment. The policy is offered on a no coinsurance basis and other options are available.

Tailored to your needs

Contractor's equipment limits	Flexible limits and attachment points.	
More coverage, More efficiently	Premier Protector – Contractor's Equipment offers broad coverage and helps simplify your insurance program. Standard coverage includes: <ul style="list-style-type: none"> • Equipment that you have leased, loaned, and rented, as well as equipment you have leased, borrowed, or rented from others. • Unlicensed off-road vehicles, legally operated unmanned aircraft, crew boats, work boats, barges, or marine floats less than 26 feet in length. 	
Plus	<ul style="list-style-type: none"> • Expendable supplies • Employee's tools and work clothing • Business personal property in construction trailers • Continuing lease or rental charges • Governmental authority protection service charges • Rental expense reimbursement • Loss of rental or lease income 	<ul style="list-style-type: none"> • Warranty or service contract • Transportation of property of others • Expediting expense • Debris removal expense • Preservation of property • Claims preparation expense • Contract penalty • And more...

Partner with Liberty Mutual, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

To learn more contact your inland marine underwriter or Liberty Mutual representative today.

Optional endorsements	<ul style="list-style-type: none">• Time element• Equipment breakdown• Conversion coverage
Flexible deductible options	Specific equipment or specific cause of loss deductibles is available. Deductibles can be flat, a percentage, or vary by the value of your equipment. If your equipment is stolen, our deductible can be waived if the covered property has a working location-tracking or recovery device.
Single deductible for property customers¹	Deductibles may be combined for Liberty Mutual property and contractor's equipment involved in the same covered loss (the largest deductible applies).

Dedicated inland marine underwriters

Our team of dedicated inland marine underwriters has the industry expertise to create a customized program for your business. Located throughout the country, their goal is to build a strong and lasting relationship with you.

Certified in-house engineers

Our dedicated property risk engineers work with you to help lower your total cost of risk. As property risk experts, they'll help identify exposures, quantify costs, and recommend practical solutions for you to implement.

¹ Subject to underwriting. Talk to your National Insurance inland marine underwriter for details.



Our risk control services are advisory only. We assume no responsibility for management or control of customer safety activities nor implementation of recommended corrective measures. This document provides a general description of this program and/or service. See your policy, service contract, or program documentation for actual terms and conditions. Insurance underwritten by Liberty Mutual Insurance Co. or its affiliates or subsidiaries.

© 2018 Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116. NI3644 10/18