

INLAND MARINE SELECT PRODUCT



© More than 50 classes of business, including the following most common classes:

Ambulances	DJ's	Photography
Amusement rides	Golf carts	Scientific instruments
ATM machines	Janitorial	Sports
Catering	Medical	Vending machines
Concession stands (mobile)	Musical instruments	Videographers

PRODUCT ADVANTAGES

- ▶ Additional acquired equipment is automatically covered for up to 30 days (up to \$10,000 per item)
- ▶ Ability to offer coverage for equipment leased, loaned or rented from others
- ▶ \$500 per occurrence deductible is standard
- ▶ Transit coverage automatically included
- ▶ Ability to provide scheduled or blanket coverage
- ▶ Contact within 24 hours of claim report by adjuster

SUBJECT TO UNDERWRITING REVIEW

Up to two losses or claims per coverage line incurred in the past three years

AVAILABLE LIMITS

- ▶ Total insured values up to \$500,000 per policy (\$250,000 in coastal regions)
- ▶ Maximum values up to \$100,000 per scheduled item (maximum values may vary depending on the type of equipment)
- ▶ Maximum \$2,500 per unscheduled item if written on a blanket basis

DEDUCTIBLES

Deductible starts at \$1,000

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com/brc for a full list of available business solutions



MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Rents/Leases equipment to others
- ▶ Exposure to trucking, motor truck cargo or motorized vehicles
- ▶ Ocean marine or property on the water
- ▶ Equipment left unlocked when not in use
- ▶ Unscheduled computers or schedules of computers only
- ▶ Located in AK, HI, LA or WV

Note: Ineligible risk characteristics include, but are not limited to those listed above. See the Professional Lines Specified Professions or Commercial Lines Premises Preferred Hit Zone Product Underwriting Guide

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

