Specialized Equipment Coverage

THE IGP SPECIALTY EQUIPMENT PROGRAM

Across industries, getting the job done properly often requires specialized equipment with select features, custom designed parts, and highly skilled operators. At IGP Specialty, our team understands the complexities of owning or leasing equipment and the unique exposures client's encounter. We proactively tailor a risk management program that addresses a range of risks that many carriers will not underwrite.

With more than 30 years of experience working with clients in these niche industries, the IGP Specialty Equipment Program offers several key advantages. Our team of insurance experts manage equipment risk exposures, allowing us to leverage our in-house underwriters and adjusters, who understand the nuances of equipment risk. Whether it's a single tractor or a schedule of mobile equipment worth millions, the IGP Specialty Equipment Program provides access to specialized coverage options at competitive prices for the following industries.

- **Agricultural** | Tractors, plows, implements, side by sides, ATVs
- **Construction** | Dozers, material lifts, excavators, forklifts, pavers, skid steers
- **Forestry** | Skidders, feller bunchers, yarders, sky cars, loaders
- **Wood Yards** | Chippers, delimbers, loaders

WHAT SETS US APART?

- Broad appetite and flexible underwriting
- Competitive, creative solutions
- Fast, responsive service
- Tailored coverage options
- In-house underwriting authority
- Experienced inland marine underwriting team

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Construction, Agriculture, and Forestry Equipment (CAFE)

Whether it's a single tractor or a schedule of mobile equipment worth millions, the IGP Specialty Equipment Program provides access to specialized coverage options at competitive prices.

LEARN MORE ▶

Specialized Equipment Coverage

Construction, Agriculture, and Forestry Equipment (CAFE)

PROGRAM HIGHLIGHTS

- Minimum premium $750
- Up to $5M total scheduled value (higher limits may be available, subject to underwriting)
- Expedited quotes
- Earthquake and flood included
- Admitted carrier, Rated A-(Excellent) by A.M. Best

TARGET CLASSES OF BUSINESS

We serve a wide range of contractors' equipment-related businesses, including but not limited to:

- Concrete and paving
- Excavation and grading
- General contractors
- Hay farms
- Land maintenance/wildfire mitigation
- Logging and forestry
- Material handling equipment
- Row crop farming
- Self-driving (autonomous equipment)
- Site preparation
- Street and road
- Tree fruit farming
- Tree trimming
- Utility contractors

All classes of equipment can be underwritten as a standalone policy or in conjunction with another IGP Specialty Special Risk Program. Blanket coverage is available on larger schedules starting at $500,000.

COVERAGES

- Special causes of loss, including theft
- ACV
- 80% coinsurance
- Debris removal
- Flexible deductibles

ADDITIONAL COVERAGE OPTIONS AVAILABLE

- Rented/leased equipment limit
- Rental reimbursement
- Miscellaneous tools and equipment
- Trailer and spare parts coverage

INELIGIBLE EXPOSURES AND OPERATIONS

- Borrowed/loaned equipment to others
- Center pivots, cotton picking operations, combines
- Cranes
- Primary energy—oil and gas, well drilling
- Recycling operations
- Stand-alone miscellaneous tools
- Stand-alone rented/leased equipment
- Underground mining operations
- Waterborne equipment

TERRITORY

- All states except AK, CA, CO, CT, HI, MA, MN, ME, NJ, NY, WI

SUBMISSION REQUIREMENTS

- Completed IGP Specialty supplemental application
- ACORD 125
- ACORD 146
- Current valued 3 years loss runs
- Target premium and need-by date

Send submissions to equipment@igpspecialty.com.

CONTACT US

Please contact us for more information on the latest state markets and how to get started.

IGP Specialty Equipment (CAFE) Program
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Visit us at igpspecialty.com

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