



NAVACORD®

## INSURANCE COVERAGE

# Contractors' Equipment Solutions

### Designed for Heavy Equipment-Driven Operations

*Purpose-built for civil construction and infrastructure contractors, this program delivers broad protection, stable capacity, and claims advocacy designed to support mobile equipment operating across multiple projects and jurisdictions.*

### BUILT FOR THE FOLLOWING OPERATIONS:

- ✓ Civil Construction
- ✓ Infrastructure
- ✓ Utilities
- ✓ Public Works

### EXAMPLES OF SUPPORTED OPERATIONS INCLUDE:

- ✓ Civil construction and infrastructure contractors
- ✓ Utilities and underground services
- ✓ Site preparation and mass excavation
- ✓ Municipal and public works projects
- ✓ Multi-project, multi-location equipment fleets

### BUILT FOR CML CONSTRUCTION EQUIPMENT FLEETS

This Contractors' Equipment Program reflects the realities of operating equipment across multiple job sites, phases, and project timelines.

The focus is on consistency and follow-through — from underwriting through claims advocacy.

### EXCLUSIVE COVERAGE FEATURES & ENHANCEMENTS

Broad Contractors' Equipment Policy Wordings

Owned, Leased, and Rented Equipment Options

Blanket or Scheduled Equipment Structures

Replacement Cost Options For Newer Equipment

Coverage For Attachments, Accessories, and Auxiliary Equipment

Off-road and Transit Exposure Addressed

Ice & Muskeg Coverage

Automatic Coverage For Newly Acquired Equipment  
*(Subject To Terms)*

No Claims Bonus  
*(Account Dependent)*

Minimal or No Minimum Premiums  
*(Account Dependent)*

Premium Financing Available at Preferred Rates



*Proudly Supporting Local Canadian Communities & Businesses* 

## **ABOUT NAVACORD**

NAVACORD is a leading insurance and risk management brokerage firm dedicated to providing expert risk management and mitigation solutions to businesses. Navacord offers increased sector expertise, expanded product offerings and stronger relationships with insurance companies.

NAVACORD is one of Canada's top commercial insurance brokerages and a leader in risk management services with more than \$3 billion in premiums. We leverage our national and global strength with the local-touch service of our specialized risk advisors delivering the trusted advice, expertise, and custom solutions that our clients need.

## **BUILT FOR CONTRACTORS WHO RELY ON THEIR EQUIPMENT TO OPERATE**

From single-fleet operators to complex, multi-location schedules, this program is designed to protect the assets that keep work moving.

## **COMPLIMENTARY COVERAGE AVAILABLE**

- ✓ Commercial General Liability
- ✓ Automobile and Fleet Insurance
- ✓ Umbrella and Excess Liability
- ✓ Pollution Liability, including first-party clean-up
- ✓ Course of Construction
- ✓ Inland Marine and Stock Throughput
- ✓ Contract Bonding
- ✓ Cyber and Management Liability

## **RISK SERVICES & ADVISORY SUPPORT**

- ✓ Fleet Risk Reviews and Exposure Analysis
- ✓ Fire Prevention and Theft Mitigation Strategies
- ✓ Contractual Insurance Requirement Reviews

## **CLAIMS ADVOCACY**

- ✓ Dedicated In-House Claims Advocates
- ✓ Support Throughout the Claims Process



**First Name Last Name**

**Role**

E: [email@navacord.com](mailto:email@navacord.com)

P: 123-456-7890 x 123456