



NAVACORD®

INSURANCE COVERAGE

Contractors' Equipment Solutions

Designed for Heavy Equipment-Driven Operations

Purpose-built for contractors and businesses operating diverse equipment fleets, this program delivers broad protection, stable capacity, and claims advocacy designed to support a wide range of construction, trade, and equipment rental operations.

BUILT FOR THE FOLLOWING OPERATIONS:

- ✓ General Contractors
- ✓ Trade Contractors
- ✓ Rental Equipment Fleets
- ✓ Multi-Trade Operations

EXAMPLES OF SUPPORTED OPERATIONS INCLUDE:

- ✓ General contracting and construction operations
- ✓ Trade contractors including plumbing, heating, electrical, and mechanical
- ✓ Equipment rental and leasing fleets
- ✓ Site services and support contractors
- ✓ Mixed-use equipment fleets supporting multiple project types
- ✓ Multi-location and mobile equipment schedules

BUILT FOR DIVERSE EQUIPMENT FLEETS

This Contractors' Equipment Program reflects the realities of owning, moving, and operating equipment across a broad range of construction, trade, and rental environments.

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 




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 COVERAGES 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

STRENGTH THROUGH NAVACORD

Navacord combines local service with national scale, providing access to leading domestic and international insurers and deep technical expertise across equipment-driven operations.

This scale allows for stable underwriting appetite, competitive pricing, and long-term program sustainability.



Please Note: The information contained herein is general in nature and is provided for informational purposes only. Coverage availability, terms, conditions, and exclusions may vary by insurer and risk profile. Please refer to the actual policy wording for full details.