



NAVACORD®

## INSURANCE COVERAGE

# Contractors' Equipment Solutions

### Designed for Heavy Equipment-Driven Operations

*Purpose-built for road building and earthworks contractors, this program delivers broad protection, stable capacity, and claims advocacy designed to support continuous equipment operations across active job sites.*

### BUILT FOR THE FOLLOWING OPERATIONS:

- ✓ Road Building
- ✓ Earthworks
- ✓ Excavation
- ✓ Site Services

### EXAMPLES OF SUPPORTED OPERATIONS INCLUDE:

- ✓ Road construction and maintenance contractors
- ✓ Earthworks, grading, and excavation operations
- ✓ Site servicing and land development preparation
- ✓ Aggregate hauling and site logistics support
- ✓ Multi-project equipment fleets

### BUILT FOR BUILDING EQUIPMENT FLEETS

This Contractors' Equipment Program reflects the realities of equipment-intensive road and earthworks operations across multiple projects and locations.

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.*