

Inland Marine Select Product



ELIGIBLE CLASSES

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

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 New Brunswick, Northwest Territories, Nunavut and Quebec

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.

CALL 1-888-216-5838 FOR YOUR PHONE QUOTE

CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE

EMAIL COMPLETED APPLICATION TO COMMERCIAL@MILNCO.CA

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.