



# EQUIPMENT DEALERS



## MIDDLE MARKET

**THINK UFG**  
for your equipment  
dealers

To get a quote, email the application to  
doingbusiness@unitedfiregroup.com.

Our underwriters are here for you!

The business of renting, leasing, repairing or selling machinery of any type comes with nuanced risks. Thanks to customizable coverages and specialized capabilities, UFG Insurance can tailor a plan that's unique to equipment dealers across commercial, industrial or agricultural industries.

## UNDERWRITING APPETITE

Deep underwriting expertise backed by a broad appetite and an emphasis on personal relationships makes UFG a standout choice for equipment dealers.

Preferred risk characteristics:

- Used equipment sales are less than 25% of gross sales
- Rental of equipment without an operator is less than 20% of gross sales
- Employee safety focused culture
- Strong fleet management program

### Target SICs:

- Construction and mining machinery — except petroleum (5082).
- Industrial machinery and equipment (5084).

## KEY COVERAGES

- General liability
  - Dealership coverage for truth in lending, dealers insurance agent E&O and title E&O
  - Mechanics E&O
  - Broad form products coverage
  - Broadened named insured
  - Various additional insured grants automatically included, with even more available standalone
- Property/inland marine
  - Lease and rented property coverage, including business income option
  - Loaned equipment
  - Customer property for repair or service
  - Tools intended for sale or lease or rental
  - Equipment transportation
  - Equipment sold under installment sales plan
- Commercial auto
  - Broad form insured
  - Additional insured when required by contract
  - Waiver of subrogation
  - Hired non-owned auto physical damage
- Workers compensation
  - Voluntary compensation
  - Foreign coverage





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Learn more about our insurance for equipment dealers at [ufgmarketingsolutions.com](http://ufgmarketingsolutions.com).



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## RISK CONTROL SERVICES

Risk control is part of UFG’s collective of in-house experts, providing consistency and dependability that our agents expect when doing business with us. Our team — backed by an average of nearly 25 years of safety and risk experience — puts specialized skills and advanced technology to work for a broad range of industries, including heavy equipment dealers. We partner with our insureds to learn about their business through a holistic risk-management approach based on open, candid conversations. This two-way discussion sets us apart — allowing us to apply expertise that runs deeper than checking boxes and running reports — to offer trusted recommendations.

Exemplary consultative services are available to eligible policyholders, such as these and more:

- Risk assessments that include holistic review of operations.
- Flexible, virtual assessments with tenured risk consultants.
- Thought-leadership solutions to emerging threats.
- Identifying benefits of quality assurance and quality control processes.
- Access to our digital resources.



Preview a sample of resources we offer equipment dealers by scanning the QR code or visiting [ufginsurance.com/insurance/services/risk-control/heavy-equipment-dealers](http://ufginsurance.com/insurance/services/risk-control/heavy-equipment-dealers).

## RESPONSIVE CLAIMS

The true strength of UFG’s claims department is our people. Our claims professionals have deep industry knowledge and are empowered to act quickly and efficiently. But it’s not just about speed; it’s about compassion. Their person-centered mindset transforms “handling claims” into “understanding there’s a person behind each claim.”

Our claims advocacy partners also play an integral role in ensuring that our claims experience is as consistently smooth as possible. Serving as a single point of contact, these seasoned professionals collaborate with internal UFG teams to find resolutions while instilling trust in our best-in-class services.

We strive to resolve claims as quickly as possible with:

- Claims professionals positioned across the country.
- 24-hour reporting and response capabilities.
- Convenience tools such as direct deposit (One Inc.) and 24/7 nurse triage (CorVel).
- Real-time access to claims notes within ufgAgent.

