



CONTRACTORS EQUIPMENT

Appetite guide

Victor's Contractors Equipment program provides broad inland marine coverage for direct physical damage and loss to mobile machinery and equipment used for construction projects and other activities.

Generally accepted classes of contractors

- Concrete
- Demolition
- Drywall
- Electrical
- Excavating
- Framing/Carpentry
- General contracting services
- HVAC
- Ironworker
- Land clearing
- Landscaping
- Mechanical
- Painting
- Plumbing
- Roofing
- School and or Government facilities
- Site preparation
- Street and road
- Tree trimming
- Warehouses

Generally accepted equipment types

- Aerial lifts (boom lift, scissor lift, cherry picker)
- Articulated trucks (not licensed for road use)
- Backhoes
- Brush cutters (attachment)
- Chippers
- Compactors
- Cranes
- Dozers
- Directional drills
- Dump trucks (not licensed for road use)
- Excavators
- Forklifts
- Graders
- Generators
- Loaders
- Mowers
- Mulchers
- Pavers
- Portable welders
- Road sweepers
- Rollers
- Scrapers
- Skid steers (attachments, buckets, forks, augers)
- Stump grinders
- Telehandlers
- Tractors
- Trailers (not licensed for road use)
- Trenchers
- Tools (must be in conjunction with a schedule of owned equipment)
- UTV

Ineligible classes of contractors

- Agriculture
- Cannabis
- Logging
- Mining
- Oil and gas
- Recycling
- Scrap metal
- Underground
- Water borne

Ineligible equipment types

- Combines
- Conveyors
- Cotton pickers
- Crushers
- Debarkers
- Directional drills (for mining/oil and gas)
- Dredgers
- Drill bits
- Drill rods
- Equipment licensed for road use
- Fellerbunchers
- Fixed equipment not mobile in nature
- Forwarders
- Fracturing tanks
- Harvesters
- Headers
- Irrigation equipment
- Log processors
- Portable sawmills
- Recyclers
- Roll-off containers
- Skidders
- Standalone tools
- Storage tanks
- Tub grinders
- Tunnel boring machines
- Yarders

Get started

Visit victorinsurance.com or connect with your [business development contact](#) to learn more.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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