



Contractors Equipment Quoting Quick Reference Guide

Two ways to write more business – *faster than ever*

Travelers offers two options for contractors equipment (CE) coverage through the Travis® quoting platform. Understanding which option best fits your customer's needs will help you quote faster and provide the right coverage.

- **Option 1: BOP 2.0 with CE (BOP 2.0 Integration)** – Contractors equipment coverage integrated within a BOP 2.0 policy with equipment values up to \$2.5 million. Ideal for accounts needing standard equipment protection bundled with their Business Owner's package policy.
- **Option 2: TRAVIS Monoline CE (Standalone Coverage)** – Travelers Contractors Equipment Insurance policy providing flexible, customizable coverage with equipment values up to \$5 million. Ideal for accounts needing higher-value equipment protection or standalone coverage without a package policy.

APPETITE QUICK CHECK

Use this quick assessment to determine if the customer qualifies for contractors equipment coverage and which product option best fits their needs based on equipment value, type, and coverage requirements.

IMPORTANT NOTE: BOP 2.0 follows Select Accounts appetite; TRAVIS Monoline CE follows existing Inland Marine appetite.

Category	BOP 2.0 with CE	TRAVIS Monoline CE
Total Equipment Values	Up to \$2.5 M	Up to \$5M
Per any one item	Up to \$500K	Any value
Cranes and Batch Plants	✗ Out of appetite	✓ In appetite
Unscheduled Contractors Equipment	Up to \$10k per item	Any value
Equipment Leased or Rented From Others	Up to \$50K total limit ¹	Flexible limit

¹Available upon request only

CAPABILITIES AT A GLANCE

This side-by-side comparison highlights key features, limits, and operational differences between BOP 2.0 with CE and TRAVIS Monoline CE to help you select the right product for your customer.

Category	BOP 2.0 with CE	TRAVIS Monoline CE
Deductible options	\$250, \$500, \$1,000, \$2,500, \$5,000	Flexible deductible amounts
Newly Acquired Property	60 days up to \$250,000 limit ¹	180 days, flexible limit ²
Coinsurance options	90% only	80%, 90%, 100%, No Coinsurance
Valuation options	Actual Cash Value ³	Actual Cash Value Replacement Cost Value 3 years or newer Full Replacement Cost Value ³ Agreed Value
Types of policies and billing options	BOP, single bill	Monoline, billed separately

¹ Subject to similar property on policy

² Of the type eligible for coverage on policy

³ Full Replacement Cost Valuation available upon request only

COVERAGE HIGHLIGHTS

Review the specific coverage features, exclusions, and unique benefits of each option. This section details what's included, what requires endorsements, and coverage differences that may impact your customer's decision.

Category	BOP 2.0 with CE	TRAVIS Monoline CE
Covered Property	Your Contractors Equipment and similar property of others in your care, custody or control	Contractors Equipment, including other specialized machinery, equipment and tools, including attachments
Scheduled Equipment	Available	Available
Unscheduled Equipment	Available	Available
Equipment Leased / Rented / Borrowed From Others	Newly Acquired or described on the schedule	Optional
Equipment Leased / Rented / Loaned To Others	With operator is Covered Without operator is Extension Does not include Loaned	Optional coverage Includes Loaned
Property Not Covered		
Autos, Trucks, Tractors, Trailers	Not covered	Not covered
Aircraft		
Watercraft		
Property While Waterborne		
Contraband		
Property Underground or in Cofferdams		
Property While Underwater		
Leased to Others Without an Operator	Not covered	Optional Coverage, see above
Covered Cause of Loss	All Risk (except as excluded or limited)	All Risk (except as excluded or limited)
Coverage Extensions and Additional Coverages¹		
Fire Protective Systems	Included	Included
Newly Acquired Property		
Rental Costs		

Debris Removal		
Reward Coverage		
Fire Department Service Charge		
Pollutant Cleanup and Removal		
Property Leased or Rented to Others Without Operator	Available	Available as part of Covered Property (above)
Document & Data Restoration Costs	Not Included	Included, flexible limits
Preservation Of Property		
Other Coverage Extensions or Additional Coverages	None available	13 others available via endorsement
Exclusions		
Governmental Action		
Nuclear Hazard		
War and Military Action		
Delay, loss of use		
Dishonest acts		
Work upon the property		
Artificially generated electrical current	Excluded	Excluded
Voluntary Parting		
Pollutants		
Weather conditions		
Wear and tear, latent defect		
Mechanical Breakdown		
Weight of load	Excluded	No exclusion
Coverage Territory	United States and Canada	United States (including territories and possessions), Puerto Rico and Canada
Minimum Earned Premium	None	Optional

¹Subject to applicable limit as specified in the policy

For additional questions, contact your local Travelers representative or visit travelers.com/TravisForCE.

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