PartnerOne
Environmental ®

Contact Information:
Toll-free   (800) 596-0172
Fax: (434) 979-8964
Email: p1info@p1enviro.com
Website: www.p1enviro.com

Corporate Mailing Address:
P.O. Box 1532
Charlottesville
Virginia 22902

Offices Located In:
Virginia
Texas
Colorado
Florida

dba in CA and MA as:
Beacon Hill Insurance Services
CA License #0C84253
MA License #1846851

INLAND MARINE

What is Inland Marine coverage?

Property insurance for property in transit over land, certain types of moveable property, instrumentalities of transportation, and legal liability exposures of bailees. Many inland marine coverage forms provide coverage without regard to the location of the covered property; these are sometimes called "floater" policies. As a group, inland marine coverage forms are generally broader than property coverage forms.

Why is Inland Marine coverage important?

● Inland Marine covers property used in the insured's business or property of others for which the insured has assumed written liability.

● It covers mobile machinery, equipment, and tools the insured uses in their trade.

● It addresses items leased/rented FROM others, as well as items leased/rented TO others.

● Items are covered wherever they are within the coverage territory: jobsite, in transit, business premises, etc.

Who buys it?

● Contractors; both environmental and non-environmental contractors that use/transport equipment

● Construction companies

● Agriculture businesses

● Landscaping businesses

● Companies that have data processing as part of their operations

● Any insured that has movable/mobile equipment

Cost and applications:

● Premiums start at $500.

● Deductibles start at $1,000.

● Contractors equipment: scheduled equipment up to $100,000 max per item, $500,000 per occurrence.

● Misc. equipment: scheduled equipment up to $25,000 max per item, $100,000 per occurrence.

● Equipment leased/rented FROM other limits of $100,000 max per item and $100,000 max per occurrence.

● Required Applications: Acord 126 and Acord 146.