

# Cutting Edge Protection

*Insurance coverage designed especially for equipment rental businesses that provide party goods or contractor equipment*



# Insurance Designed Especially for Equipment Rental Businesses

In an industry that caters to the needs of a diverse group of rental customers, you know how important it is to provide high-quality service. Whether they are renting party goods or homeowner and contractor equipment, your customers rely on you to provide high-quality equipment in good working order – when they need it.

The Hartford and National Insurance Specialists (NIS) are also committed to providing high-quality, customized insurance solutions through our Equipment Rental Insurance Program.

## Top 5 Reasons to Choose The Hartford and National Insurance Specialists

- 1. Financial Strength and Stability** – The Hartford is a Fortune 100 company that has earned top ratings (A+ from A.M. Best) for our financial strength and ability to pay claims and partners with NIS, part of the Hylant Group, which is the fifth largest privately held agency in the U.S. and is ranked the 21st largest insurance agency in the United States.
- 2. Industry Expertise** – With agents located across the country, National Insurance Specialists has over 50 years of combined insurance experience in the equipment rental industry, and is knowledgeable about industry exposures and solutions to protect your business.
- 3. Member of the American Rental Association (ARA)** – An official member of the ARA, National Insurance Specialists is dedicated to the association and stays on top of industry trends to help its members understand if insurance coverage is needed for a new exposure.
- 4. All Lines of Insurance** – From general liability and auto coverages, to property and more, our program has the coverage your business needs. Placing all of your insurance coverage with one carrier provides you with easier claim handling and decreases your chance of having gaps in your insurance coverage from one carrier to the next.
- 5. Customized Coverage** – Your business has unique coverage needs, and our program addresses them with protection for:
  - Property that your business rents from others, when you are required to insure it by written contract with the property owner
  - Conversion coverage for your rented or leased equipment
  - Equipment breakdown including heating, air conditioning systems, computers and telecommunications equipment

## An Insurer You Can Trust

An insurance program is only as good as the company that stands behind it. A Fortune 100 company with top ratings, The Hartford is known for its superior claim service, financial strength and stability, and top-quality insurance products. Together with National Insurance Specialists, an experienced country-wide network of equipment rental specialist agents, we are dedicated to delivering superior solutions to our customers.

## To Learn More

Get the cutting edge protection and service you deserve for your business. For more information about our Equipment Rental Insurance Program, please contact:  
**National Insurance Specialists**  
**Toll-Free: 1-888-489-7165**  
**[www.rental-insurance.com](http://www.rental-insurance.com)**

This document outlines in general terms the coverages that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc.

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