

You're invited to choose coverage that fits your business perfectly.

For over 10 years, equipment rental customers have trusted us for customizable coverage backed by our accessible, flexible service.¹



Slips, falls, injuries, equipment damage, automobile accidents, and equipment theft are risks that can impact your business on a daily basis. Our all-lines insurance program tailored for the equipment and party rental industry offers coverage options designed to suit your specific needs.

Solid protection. Superior reputation.

See why so many businesses have chosen us to help protect their livelihood:

At our core is a dedicated risk engineering team. Our underwriters and claims professionals are focused on your industry to help you get the right protection, reduce risks and improve outcomes when claims happen.

We have over 200 years of experience delivering superior insurance products and services, with 10+ years of specialized experience insuring equipment rental customers.

One-stop, all-lines approach for seamless coverage across everything from general liability and auto to property and more can help you avoid gaps that can result when multiple carriers are involved.

Our Multinational Choice offers a spectrum of coverage options to provide you with broad protection and peace of mind in over 220 countries.

Options that help you put together the perfect plan.

In addition to traditional business insurance coverage, our Equipment and Party Rental Insurance Program² provides additional, specialized coverage options for the unique risks you and your business face. So, you can be covered for:

- Property that your business rents from others, covering you when the property owner's contract says you must insure the rental.
- Newly acquired property you'll rent to your customers, purchased after your policy's effective date.
- Equipment breakdown, including problems with heating, air conditioning systems, computers, and telecommunications equipment.
- Optional flexible replacement coverage, giving you the freedom to replace totaled equipment with other types of equipment.
- Borrowed trailers owned by others, covered whether they're used for temporary storage, are awaiting transportation or are being loaded/unloaded.

Services that take the burden off of you.

An insurance program is only as good as the service behind it.

We offer:

- Dedicated claims professionals, experienced in handling equipment rental claims.
- 24/7 claims reporting and online access.
- Flexible payment plans – which help you manage your cash flow as your payroll fluctuates.

Your Program Business Partner

No matter what size your business is or how complex your challenges may be, we can deliver best-in-class solutions tailored for your program business needs.

Learn more.

Ask your agent for a competitive quote or email us at mmprograms@thehartford.com. View more of our specialty coverage options at [TheHartford.com/programs](https://www.thehartford.com/programs)



¹ Property, General Liability, Automobile, Inland Marine, Workers' Compensation, and Umbrella (subject to The Hartford providing the underlying coverage(s)) are available subject to underwriting review.

² The Equipment and Party Rental Insurance Program is available countrywide except Alaska, Florida, Hawaii, and Louisiana.

This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. 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 coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of March 2026.

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