



EQUIPMENT YOU CAN RELY ON. COVERAGE YOU CAN TRUST.

QUICK REFERENCE CARD

Physical Damage Insurance covers equipment that is damaged or destroyed by a covered loss. Your new or used machine is repaired or replaced, and you are back in business quickly.

COVERAGE HIGHLIGHTS

- Insures against loss or damage from collision, upset or overturn, fire, theft, vandalism, flood, earthquake and more.
- The basic deductible is \$1,000 (\$5,000 for forestry equipment).
- Insurance is available for any brand of equipment, as well as trailers and attachments that are purchased with the equipment and listed on the sales invoice.
- Coverage for rental costs up to \$500 per day, up to \$10,000 per occurrence and \$100,000 coverage for rented replacement equipment.
- For covered partial losses, we pay the replacement cost for Cat® genuine parts, where available, and repairs by an authorized Cat dealer or facility of choice.
- For covered total losses, we pay up to policy limits the greater of the loan payoff value*, actual cash value or fair market value.

*Less late payments and fees

FOR ADDITIONAL INFORMATION, CONTACT US AT 800-248-4228 OR PHYSICALDAMAGE@CAT.COM



IF YOU HAVE A CLAIM

Call our claims department at 1-800-248-4228 (select option 1). We'll take your loss information and walk you through the claims process. Within 24 hours, you'll hear from a claims adjuster. Then, the claims adjuster will begin the investigation and loss adjustment process. Here's how it works:

FOR PARTIAL LOSSES

- The claims adjuster assigns an appraiser to work with you and an authorized Cat dealer or facility of choice to evaluate the damage.
- You'll be asked to authorize any repairs before they begin.
- You can choose to have the claim check made payable to you or your dealer for the covered repairs, minus your deductible.



FOR TOTAL LOSSES

- The claims adjuster investigates the claim and evaluates any supporting documentation.
- The claims adjuster assigns an appraiser to calculate the value of your equipment reviewing the loan payoff*, actual cash value and fair market value.
- Once the equipment value has been determined, you will execute a proof of loss document and return it to the claims adjuster with an election payment selection.
- Claim checks are made payable to the named insured on the policy and include the name of the lien holder to protect the rights of the parties afforded under the policy.

*Less late payments and fees

THIS IS ONLY A BRIEF DESCRIPTION OF THE PROGRAM. THE ACTUAL POLICY WILL GOVERN.

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