Insurance for Equipment Dealers

Managing high-value machinery inventories, busy service bays, and transport risks requires a tailored approach to protection. We provide an equipment dealer policy specifically designed to help protect your unique business operations and keep your distribution moving forward.

Local Expertise for Your Operations

As a regional provider with local decision-makers, we offer the quick answers and specialized coverages for Northwest equipment dealers. Every appointed independent agent works directly with a single dedicated underwriter for both new and renewal business. This direct access provides consistent collaboration, allowing us to build flexible solutions for complex exposures.

Target Classes

- Construction machinery and equipment
- Excavation Machinery and Equipment
- Forestry Equipment
- Paving Equipment
- Agricultural Equipment
- Cultivating Machinery and Equipment
- Garden Machinery
- Lawn Machinery
- Harvesting Machinery
- Yard and Garden
- Metalworking Tools
- Packaging Machinery and Equipment
- Textile Machinery and Equipment
- Woodworking Machinery

Coverages

Our policies combine specialized forms created for the equipment dealer market, helping protect your physical structures, floor plan inventory, transport routes, and liability exposures.

Property

Robust protection for your dealership buildings, signs, and valuable records. Includes critical valuation features like Replacement Cost Value, alongside automatic protection for newly acquired properties, debris removal, and business income and extra expense recovery.

Learn more

Equipment Dealers Stock Floater

Built directly for your floor plan and service bay risks. This includes reporting form options, a choice of deductibles, and tailored protection for equipment held for sale, parts inventory, property in transit, property at temporary locations, false pretense, transportation for hire, and even customers' equipment left in your care for service or repair.

Business Liability

Broad liability layers that protect your everyday operations. Coverage spans premises liability, products and completed operations, personal and advertising injury liability, fire legal liability for tenants, medical payments, and defense costs.

Operational Enhancements

Essential coverage extensions including Employee Benefit Liability, Employment Related Practices protection, Dealers' Insurance Agents' E&O, Title E&O, and specialized hour meter and prior damage disclosure clauses.

Commercial Auto & Fleet

Comprehensive protection for your owned and non-owned autos, covering vehicle physical damage, transit risks, and the deletion of fellow employee exclusions.

The BNP Advantage

We understand that you have choices when it comes to insurance. Experience the Berkley North Pacific (BNP) advantage to provide your clients with top-of-the-line service. The BNP advantage lies in our commitment to underwriting expertise, responsiveness, flexibility, and exceptional claims services. With local leadership, conversational underwriting, and responsive claims services, we truly are relationship driven.

Outstanding Responsiveness

Our flat operating structure strategically places our decision makers within our territory to make quick and efficient decisions. Our underwriting teams are known for responding quickly, with most new business email inquiries and voicemails receiving a responding quickly, with most new business email inquiries and voicemails receiving a response within 8 business hours. This responsiveness continues throughout the

relationship, with most policyholders and claimants being contacted within just 4 business hours of a claim being set up.

Conversational Underwriting

Our underwriting philosophy encourages direct dialog, allowing us to get a better understanding of every account and improved quote and bind ratios. You are assigned a single, dedicated underwriter for both new and renewal business to provide consistency and a personal touch. We collaborate strategically with agents to deliver tailored solutions, even for risks that other insurance providers might dismiss.

Claims Resolution Focus

We contact most of our policyholders and claimants within just 4 business hours of a claim being set up. Our customers speak directly with representatives via direct phone numbers, avoiding complicated phone trees.

Unmatched Customer Experience

Our focus on service shows. Over the past four years, 97% of BNP policyholder survey respondents who had a claim ranked their experience as exceeding expectations. Since 2019, more than 90% of policyholder survey respondents who had a claim said they would recommend BNP to a friend or colleague. And, if a claim does occur, our claims team provides direct phone numbers, allowing you to speak with your representative immediately without navigating a phone tree.

Learn More About Us >

How can we help you?

Pay Bill

We offer multiple billing options — from our online payment system, to pay by phone, to EFT. Find the payment option that fits your business.

Report Claim

When the unexpected happens, we're here. Report your claim quickly through our portal to connect with a local claims professional who will guide you every step of the way.

Find An Agent

Connect with a local independent agent who understands the nuances of the Northwest and can help to tailor a BNP solution specifically for you.