

The best value in the field.

Our premiums are competitive and our coverage is more comprehensive. If you suffer a covered total loss, we will pay the greatest of these powerful options:

- (a) payoff of your loan balance, up to the amount of insurance, *or*
- (b) the actual cash value of your insured equipment, *or*
- (c) a replacement machine of like kind and quality. In a partial loss, you'll receive total replacement cost for Genuine Cat parts.

Cat Insurance

2120 West End Avenue
Nashville, TN 37203
1.800.248.4228

CATERPILLAR®

PHYSICAL DAMAGE COVERAGE FOR YOUR CAT MACHINE



The information contained herein is provided solely for general informational purposes only and is not intended to be a solicitation or an offer to sell any insurance product or service, nor is the information a complete description of all the terms, conditions and exclusions applicable to the products and services described. For complete descriptions of the terms, conditions and exclusions of the insurance coverage, or other products or services, please contact us. The products and services referred to herein may not be available in all jurisdictions.

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COUNT ON CAT INSURANCE TO REDUCE YOUR RISK

You chose Cat equipment for quality and performance. We think you should choose your insurance with those same things in mind.

> Now you can with Cat.



Coverage when you need it most. You don't know when something will happen to your equipment, but with physical damage coverage from Cat[®] Insurance, you can be ready for any covered loss. Your new or used machine is repaired or replaced and you're back in business quickly.

Even without a Cat machine, you can have Cat coverage. Cat Physical Damage Insurance is available for any brand of equipment you have, because we feel you deserve the best coverage, regardless of the manufacturer. We also offer enhanced coverage for fleets, including all machine brands.

If it were any easier, it would be automatic.

If you've obtained financing through Cat Financial, you'll get instant approval and your rate's locked in for the term of your contract. You can even combine your finance and insurance payments so you write just one check each month. This valuable insurance is still available if you aren't financing through Cat Financial.

Enroll today with your participating Cat Dealer or call 1.800.248.4228. For more information, e-mail us at Cat.Insurance@cat.com or visit our website at www.cat.com.

Cat Insurance has you covered.

Physical damage coverage includes collision, flood, upset or overturn, fire, vandalism, theft and more:

- > For a covered **total loss**, the greatest of
(a) payoff value of loan, up to amount of insurance, *or*
(b) actual cash value of insured machine, *or*
(c) cost of replacing machine with one of like kind and quality
- > For a covered **partial loss**, full replacement cost for genuine, reliable Cat parts and repair by authorized Cat Dealers
- > Unlimited mileage, up to \$2,500, for transportation of insured equipment to and from the repair shop
- > Equipment rental costs up to \$2,500 after a covered loss; up to \$100,000 of coverage for damage to replacement equipment you rent
- > \$1,000 deductible for all equipment except \$10,000 deductible for logging; for other price options, call Cat Insurance
- > 24-hour claims service
- > Toll-free customer service number
- > Non-Cat equipment can be insured
- > Equipment trailers and attachments can be insured
- > Fire department service fees, up to \$5,000
- > Debris removal, up to \$10,000 maximum

Some important exclusions include wear and tear, rust, loss of income, contamination, improper repairs, war, nuclear damage and mechanical breakdown. Coverage and deductibles are subject to change. This is only a brief description of the program. The actual policy will govern.