



# PHYSICAL DAMAGE INSURANCE

PROTECT YOUR EQUIPMENT FROM THE UNEXPECTED

## INSURANCE COMPARISON

| PDI coverage offered by CNH Industrial Insurance Agency Inc.   | Typical commercial property and casualty insurance policy |
|--|---|
| Payment Options  |   |
| Premium may be financed on CNH Industrial Capital retail contracts. Other convenient payment options are also available. | May offer limited payment options.                        |
| Flexible Term Options  |   |
| Policies are available for the full term of your contract.   | May only offer 12 month policies.                         |
| Guaranteed Premium   |   |
| Premium will not change for the full term of your contract.  | Premium may change after 12 months.                       |
| Covered Perils   |   |
| All perils are covered unless specifically excluded.   | May cover specified perils only.                          |

## PRODUCTS DESIGNED TO MEET YOUR NEEDS

We understand the equipment business. That's why we offer these additional products to help keep your operation running smoothly.

### CREDIT LIFE INSURANCE

Provides life insurance coverage to help pay off the balance due on equipment financed with CNH Industrial Capital, in the event of insured's death.

### RENTAL DAMAGE WAIVER

Helps protect rented equipment against most causes of direct physical loss or damage.

### CASE IH PROTECTION PLAN

Helps protect eligible equipment beyond the Manufacturer's Base Warranty Period.

## GETTING STARTED

For more information, contact your local Case IH dealer or call **1-866-559-6814**.



This literature is descriptive only. The precise protection afforded is subject to the terms, conditions and exclusions of the contract as issued. Program participation for all products is subject to customer credit qualification and/or other underwriting requirements. Programs may be changed or cancelled without notice. All insurance products offered through CNH Industrial Insurance Agency Inc., except in NY where they are offered by AmTrust North America Inc., are underwritten by licensed insurance companies. Capitalized terms used in this literature, unless defined herein, have the meanings assigned to them in the contract as issued.

For U.S. Customers – excluding New York

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# PROTECT YOUR EQUIPMENT FROM THE UNEXPECTED

## PHYSICAL DAMAGE INSURANCE

When the unexpected occurs, you need to know that your equipment is protected. Physical Damage Insurance (PDI) provides coverage to repair or replace equipment in the event of direct physical loss or damage. Most equipment sold by Case IH dealers is eligible for PDI.

### COVERED PERILS INCLUDE, BUT ARE NOT LIMITED TO:

- Collision
- Fire
- Theft
- Vandalism
- Earthquake
- Flood
- Hail
- Vermin Infestation
- Overturn
- Tornado
- Wind
- Ingestion of Foreign Objects

### COVERAGE EXTENDS TO:

#### REPLACEMENT COST BENEFITS

- Provides a replacement benefit for most equipment types.

#### POLLUTANTS

- Coverage of up to \$10,000 per year is included to clean up or remove pollutants caused by a covered peril.

#### TIRES AND TUBES

- Coverage is provided for the same perils as the rest of the equipment.

## KEY ADVANTAGES

### FINANCING AVAILABLE

Premiums can be financed on CNH Industrial Capital America LLC (CNH Industrial Capital) retail installment contracts or lease agreements (retail contract).

### SIMPLE ENROLLMENT

There are no complicated forms to complete.

### NO WAITING PERIOD

Coverage is available immediately for eligible equipment.

### GUARANTEED PREMIUM

Premiums will not change for the term of a CNH Industrial Capital retail contract.

### DEDUCTIBLE OPTIONS

Flexible deductible options are available to meet a wide range of needs. There is one deductible per occurrence for multiple pieces of equipment covered on the same policy.

### PROMPT CLAIM SERVICE

Provided by knowledgeable professionals who understand the equipment business.

### ONE-STOP SHOPPING

Your local Case IH dealer can help meet all of your equipment needs.

## WE HAVE YOU COVERED

CNH Industrial Insurance Agency has been offering insurance and equipment protection products for Case IH dealers and their retail customers for more than 20 years. All products are underwritten by licensed insurance companies. The agency is dedicated to meeting the needs of our dealers and their customers including marketing, sales training, customer service and claims through a single point of contact designed to service all of your insurance needs.



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