



“Member Insurance is great. We are hard pressed to find anyone who can compete on price, let alone service and expertise.”

Linda Cottin  
Cottin's Hardware & Rental

## Business Insurance products:

- Property
- Business Income
- General Liability
- Data Breach
- Crime
- Commercial Auto
- Inland Marine
- Workers' Compensation
- Umbrella/Excess Liability
- Employment Practices Liability (EPLI)
- Director and Officers
- Flood
- Earthquake

## Group Health & Life products:

- Group Medical
- Dental
- Disability
- Long-Term Care Insurance
- Accidental Death
- Voluntary Benefits
- Critical Illness
- Whole Life

## Personal Lines products:

- Auto
- Home
- Classic car, motorcycle, RV, boat
- Condo
- Renters
- Umbrella

Member Insurance Agency, established in 1972 by a hardware cooperative, has grown into the single largest insurance supplier to independent hardware stores in the United States. We specialize in rental, hardware, nursery, industrial and commercial suppliers, lumber and building operations.














At Member Insurance, we understand the unique challenges you face as a rental operation. As a result, we have customized insurance solutions and loss control expertise specifically designed for your rental exposure to protect your assets to allow you peace of mind.

## Why Member Insurance Agency?

- Flexible Replacement Cost - You have the option for “Replacement Cost” coverage for items manufactured within a five year calendar period.
- Conversion coverage – Coverage is provided in the event the rented equipment is not returned by the renter and is deemed to be stolen.
- Loss of use coverage which will reimburse you for the “financial” loss sustained due to the inability to rent a covered item that is damaged.
- Deductible Waiver - In the event of a loss the “deductible up to \$10,000 will be waived if the stolen equipment is either registered with the “National Equipment Register” or is equipped with a “Global Positioning System (GPS)” or similar device.
- “Reward Payment” to reimburse for rewards paid by you that leads to the arrest and conviction of the person or persons committing the crime up to \$5,000.
- Newly acquired property - Coverage for up to 30 days for additional property acquired during the policy period of a type already covered by this form and held for rental.

## Most Common Rental Losses

- Theft of equipment by a customer who rents the equipment.
- Injury or property damage due to alleged improper use or lack of training.
- Shock or electrocution claims due to frayed wiring or failure to properly maintain equipment.

Features/Benefits		Your Insurance Company
LARGEST supplier to the hardware industry It's all we do!		?
Customized insurance programs for retail hardware stores, home centers, pro lumber dealers, and farm stores		?
Dedicated 24/7 claims expertise		?
Flexible Replacement Cost for items manufactured within a five year calendar period		?
Conversion Coverage in the event the rented equipment is not returned by the renter and is deemed to be stolen		?
24/7 emergency roadside assistance for commercial fleets		?
Data breach coverage with FREE services including breach counseling, crisis management, remediation planning, notification assistance, and evidentiary support		?
Member Insurance Mobile offers 24/7 client access including the ability to request policy changes and access to insurance documents		?
Up to 3 hours of FREE risk management consultations for loss control, lawsuit avoidance, customer relations, policies and procedures, and premises issues.		?
FREE human resources consultations with Employment Practices Liability policy		?
Access to over 400 benefits insurance companies with complete renewal management, including strategic planning and product assessment		?
Discounted personal insurance for auto, liability, and home for store owners and managers		?