



Construction @vantage & TITAN Equipment Monitoring System

The combination of our property, contractor's equipment, builder's risk, and installation insurance coverage and DPL America's TITAN Equipment Monitoring System provides your construction clients with a meaningful solution for a real risk. Specialized skills, deep expertise, and state-of-the-art theft protection. That's the power of OneBeacon.

A POWERFUL SOLUTION FOR A REAL RISK

In the highly competitive construction business, the last thing your clients need is to have their equipment stolen. The good news is that OneBeacon has them covered with powerful theft protection that complements the property and inland marine coverage in their OneBeacon Construction @vantage insurance policy.

The best way to protect your clients' equipment is to implement proven, comprehensive risk control solutions. So, we have joined forces with DPL America to make the TITAN Equipment Monitoring System, a unique GPS-based asset tracking tool, available to our Construction @vantage customers.

TITAN's Key Features

- ▶ Actually detects a theft in progress – unlike systems that are activated after the theft, and then only when it is discovered
- ▶ Automatically turns on its theft alarm function at the end of the workday
- ▶ Has a built-in movement alarm (Geofence) that alerts the appropriate parties when the equipment is moved
- ▶ Will alert as many parties as programmed, including the equipment owner, fleet manager, police, fire department, etc.
- ▶ Allows the equipment owner to disable the machine's starter remotely
- ▶ Allows the equipment owner and/or police to track the equipment's whereabouts in real time
- ▶ Sends out a signal when the equipment moves faster than 30 mph
- ▶ Automatically disables the machine if anyone tries to tamper with the TITAN system
- ▶ Provides valuable data on operating hours, equipment location, and maintenance

Financial Details

- ▶ Construction @vantage customers may also be entitled to a discount from DPL America for the TITAN Equipment Monitoring System.
 - \$525 per unit – a 35% savings off the manufacturer’s suggested retail price. A monthly subscription flat-rate charge of \$14.80 per unit applies.
 - Lease options available; price includes monthly subscription charge
 - 24-month term: \$40.95/unit per month
 - 36-month term: \$33.50/unit per month
 - 48-month term: \$29.87/unit per month
 - If a piece of equipment is stolen and not recovered, and it has a TITAN system installed and activated, OneBeacon will waive the theft deductible up to \$10,000. (NOTE: The deductible waiver applies to equipment with a TITAN or any substantially similar theft-prevention system that uses GPS tracking technology.)

TITAN Could Make an Unacceptable Risk Acceptable

Whether the market is hard or soft, we are unlikely to renew accounts with a high frequency of theft losses. If we renew, they will most certainly face large rate increases. Installation of TITAN units will often improve a risk enough for OneBeacon to consider writing it at terms that are more in line with those we offer to accounts with better claims histories. The challenge is to begin installation well before the renewal date, or to obtain a written agreement regarding actual time frames for installation.

About OneBeacon

OneBeacon Insurance Group’s underwriting companies offer a range of specialty and segmented commercial and personal insurance products sold through select independent agents, regional and national brokers, and wholesalers. As one of the oldest property and casualty insurers in the United States, OneBeacon traces its roots to 1831 and the Potomac Fire Insurance Company. Today, OneBeacon’s specialty insurance businesses are national in scope, while commercial lines business is produced in select territories throughout the United States. Personal lines business is concentrated in the Northeastern United States.

OneBeacon’s U.S. headquarters is in Canton, Massachusetts. The company is publicly traded on the New York Stock Exchange under the symbol “OB”.

For more information about OneBeacon, or our products and services, visit www.onebeacon.com.

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