

## Mobile Equipment

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Property that is capable of moving under its own power presents a coverage problem, particularly when the property is capable of transporting persons or other property. Such property may either be a vehicle or a class called mobile equipment. When is a given vehicle considered mobile equipment versus an automobile? Mobile equipment typically refers to equipment or machinery that is primarily designed for off-road use. The definition still applies when this type of property must cross a public road, or occasionally travel on public roads in order to get to a job site.

Mobile equipment also refers to:

- any equipment or vehicles on crawler treads;
- vehicles, whether self-propelled or not, maintained primarily to give mobility to permanently mounted equipment, such as power cranes, shovels, loaders, diggers, or drills; or road construction or resurfacing equipment such as graders, scrapers, or rollers
- non self-propelled equipment maintained primarily to move permanently attached equipment such as air compressors, pumps and generators
- spraying, welding, building cleaning, geophysical exploration, lighting, well servicing equipment and similar items
- cherry pickers, scissors and other devices used to raise or lower workers
- trailers that have been modified by contractors to haul permanently attached machinery and equipment, such as hot tar buckets or concrete mixers

However, there are exceptions. Some equipment that is designed for special use is still classified as a vehicle and should be covered under a commercial vehicle policy, such as the following:

- equipment designed to be used primarily for snow removal, road maintenance (excluding construction or resurfacing), or street cleaning equipment (such as street and parking lot sweepers)
- cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers
- self-propelled air compressors, pumps, generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well servicing equipment that is subject to a compulsory or financial responsibility motor vehicle law in the state where it is licensed or principally garaged.

Property status as mobile equipment affects when and how such property is insured. If you don't know the difference, then contact an insurance professional and discuss what coverage is needed.

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