

Physical Damage Insurance (PDI)

Offered by:

CNH Capital Insurance Agency, Inc.

U.S. RATES ONLY -- Effective 04/01/07

IMPORTANT NOTES REGARDING PDI:

- Rates are based on the state in which the dealership is located.
- Rates are based on usage.
 - Construction equipment used in Agricultural applications get the AG rate.
 - Agricultural equipment used in Construction applications get the CE rate.
- Combines (4 years old and newer) qualify for the "NEW" Combine rates.

Premium Calculation:

Selling Price of Equipment
(not including sales tax)

X

Monthly Rate

X

**Number of
Months**

=

Premium

Agricultural Equipment

Group 1: IA, IL, IN, KS, MI, MN, MO, MT, ND, NE, OH, PA, SD, WI & WY	Deductible \$200	Deductible \$500	Deductible \$1,000	Deductible \$2,500	Deductible \$5,000
Agricultural / Consumer / Hay & Forage (excl Harvesting Equipment, Tractors 60 HP (engine) and less)	---	0.000475	0.000375	---	---
Tractors - 60 HP (engine) and less	0.00055	---	---	---	---
Harvesting Equipment					
- Combines, Headers					
New	---	---	0.00066	0.0006	0.00054
Used	---	---	0.00117	0.00105	0.00095
- Cotton Strippers	---	---	0.0012	0.0011	0.00099
- Cotton Pickers	---	---			
New	---	---	0.00206	0.00187	0.00168
Used	---	---	0.0031	0.00275	0.0025
- Combine Custom Harvesters, Operators, and Cutters	---	---	---	0.0015	0.00135
Trailers	---	0.0006	0.00054	---	---
All-Terrain Vehicles & Utility Vehicles (Used in agricultural applications)	---	0.0027	0.0025	---	---
Group 2: All states except Group 1	Deductible \$200	Deductible \$500	Deductible \$1,000	Deductible \$2,500	Deductible \$5,000
Agricultural / Consumer / Hay & Forage (excl Harvesting Equipment, Tractors 60 HP (engine) and less)	---	0.0006	0.00045	---	---
Tractors - 60 HP (engine) and less	0.00066	---	---	---	---
Harvesting Equipment					
- Combines, Headers					
New	---	---	0.0012	0.0011	0.00099
Used	---	---	0.0017	0.0015	0.00135
- Cotton Pickers and Strippers	---	---	0.0022	0.002	0.0018
- Combine Custom Harvesters, Operators, and Cutters	---	---	---	0.0015	0.00135
Trailers	---	0.0006	0.00054	---	---
All-Terrain Vehicles & Utility Vehicles (Used in agricultural applications)	---	0.0027	0.0025	---	---

Construction Equipment

Group 1	Deductible \$200	Deductible \$500	Deductible \$1,000	Deductible \$2,500	Deductible \$5,000
AK, AR, AZ, CO, DC, DE, HI, IA, ID, IL, IN, KS, KY, MA, MN, MT, ND, NE, NM, NV, OH, RI, SD, VA, VT, WA, WI, WV, WY (All Equipment)	---	0.00079	0.00072	---	0.00065
Group 2					
CA, CT, MD, ME, MI, MO, NH, NJ, NY, OR, PA, TN, UT (All Equipment)	---	0.00102	0.00093	---	0.00083
Group 3					
AL, FL, GA, LA, MS, NC, OK, SC, TX (All Equipment --- except Skid Steers)	---	0.00135	0.00122	---	0.0011
Skid Steers (Group 3 only)	---	0.00162	0.00149	---	0.00134
ALL CE GROUPS					
Tractors - 60 HP (engine) and less	0.00066	---	---	---	---
Trailers	---	0.0006	0.00054	---	---
All-Terrain Vehicles & Utility Vehicles (Used in construction applications)	---	0.0027	0.0025	---	---

Claims should be reported to: TEC Appraisers Inc (800-567-9411)

Insurance coverage provided by Fireman's Fund Insurance

PHYSICAL DAMAGE INSURANCE (PDI)

ELIGIBLE EQUIPMENT

AG / CE Equipment (New and Used)

(Prior approval is required for any unit with a selling price greater than \$400,000)

- All Terrain Vehicles & Utility Vehicles
- Articulated Dump Trucks
- Attachments (hammers, breakers, augers, and diggers) when insured with eligible Major Units
- Combines and Headers
- Compaction Equipment
- Cotton Pickers and Cotton Strippers
- Crop Production Equipment (planters, sprayers, floaters, manure spreaders)
- Cultivators
- Dozers
- Excavators
- Forklifts, Rough Terrain
- Graders
- Harvesters, Grape / Sugar cane
- Hay and Forage Equipment (balers and windrowers)
- Horizontal Directional Drills (HDD)
- Land Levelers / Scrapers
- Loader Backhoe
- Mowers, including Commercial mowers
- Planting and Tilling Equipment
- Power Units / Generators
- Self-Contained Cranes *(Selling price per unit must be under \$250,000)*
- Skid Steer Loaders
- Telescopic Loaders
- Tractors
- Trailers (Livestock and utility)
- Trenchers
- Tub Grinders – AG use only (attachment type)
- Wheel Loaders

The above list contains the most commonly insured equipment. Please contact CNH Capital Insurance Agency at (866) 559-6814 for eligible equipment not listed.

EQUIPMENT NOT ELIGIBLE

- Forestry / Logging Equipment or any equipment used in forestry/logging applications
- Irrigation Equipment
- Trucks, Truck Trailers, Flatbeds or any units licensed for road use
- Snowmobiles
- Combines used by Custom Harvesters, Custom Operators and Cutters do not qualify for PDI After-the-Note coverage