



Scheduling Property

Member's property policy protects your physical location, contents, and equipment. Commercial property insurance helps protect owned or rented equipment, buildings, and personal property at your company.

Some examples of items that need to be scheduled include property that is owned, leased, or rented by the member include:

- Buildings (must be reported within 45 days of the date of purchase, lease, or rental)
 - Physical locations
 - New buildings
- Additions under construction
- Boiler and Machinery
- Electronic Data Equipment
- Mobile Equipment (not assigned to a building/location)

Miscellaneous property and equipment that is owned, leased, or rented by the member and is not part of the building or personal property and within 1,000 feet of a scheduled location, must be separately scheduled to be covered. Some examples, though not all-inclusive, of miscellaneous property include:

- Fences, gates, retaining walls.
- Radio or television antennas and their lead in wiring.
- Swimming pools, bulkheads, pilings, piers, wharves, or docks.
- Fire hydrants, streetlights, traffic lights, traffic signs, free standing signs, masts, or towers.
- Bridges, tunnels, overpasses
- Playground equipment, tennis courts, roadways, sidewalks, patios, driveways, curbs, parking lots, and other paved surfaces.
- Flag poles, free standing lights and light poles, guardrails, road signs, and any off-premises piping, off-premises underground wiring, off-premises optic cables or telephone and communication lines, or off-premises electric transmission and distribution lines including poles and pole-mounted transformers.

Please remember to always reach out to the [Underwriting](#) team at twcarmf-underwriting@sedgwick.com if you have questions about whether an item must be scheduled to be covered. Also, be sure to contact Underwriting within 45 days to add newly acquired/purchased property or when the property is sold.