

Insurance for Your Construction Business

Your business is like no other. That's why we offer tailored coverages to meet your unique needs. Contact your independent agent or broker to find out how Liberty Mutual Insurance helps construction business thrive.



As a small trade contractor, protecting your business is a cornerstone of success. At Liberty Mutual Insurance, we've seen firsthand how a job site accident or equipment failure can negatively impact your projects, your workers, and your financial position. We partner with your independent agent or broker to help safeguard your jobsites, equipment, people, and more.

Tailored Coverages Address Your Complex Needs

Property

- **Builder's risk** – We provide protection for your structures and materials during new construction projects or renovations from start to finish.
- **Contractor's amendment of pollution exclusion – Job site** – Offers liability coverage for sudden and accidental bodily injury and property damage to tangible property that occurs when a contractor accidentally pollutes a job site.
- **Contractor's equipment** – Protection for the equipment used to get the job done on the job site, in storage, and while in transit. Coverage ranges from lifts and compressors to power and hand tools. Scheduled coverage options ensure owned, rented, or loaned equipment is covered up to the required value.
- **Employees' tools** – Tools owned by your employees can be protected against loss or damage up to \$25,000 per occurrence and \$1,000 per tool.
- **Equipment Breakdown** – Your business depends on your equipment. If you experience damage or loss of your core equipment, our coverage goes beyond simple replacement or repair. We can extend protection to cover the loss of business income if you need to shut down temporarily, the extra expenses to continue running your business, utility service interruption, or the lost value of spoiled or contaminated products.
- **Installation** – Property intended for installation at a location away from your primary business location can be covered through your business property insurance as well.
- **Property off-premises** – Coverage for your covered property while it is temporarily away from the described premises. May be extended to include electronic data in transit with limits up to \$50,000.

Liability

- **Additional insured – Required by contract agreement or permit** – We offer blanket additional insured status for those from whom you lease the premises where you conduct your business, or equipment related to your business; also, to those for whom you perform work if your contract requires it.
- **Contractor's errors and omissions** – Provides coverage against claims for damages because you made an error or omission in your work. Coverage is provided on a claims-made basis and limits are available up to \$1,000,000/\$1,000,000.



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As a Fortune 100 company and a leading provider of property and casualty insurance, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet the specific needs of your business, regardless of size and location. Visit libertymutualgroup.com/business, or contact your independent agent or broker.

- **Construction projects – General aggregate per project** – A separate aggregate limit applies to each of your construction projects.
- **Limited pollution – Pesticide, herbicide, or fertilizer** – Provides landscape gardeners with limited pollution liability coverage for bodily injury or property damage caused by storage, use, or application of pesticides, herbicides, or fertilizers with this endorsement.
- **Primary noncontributory – Contractors** – We provide primary and noncontributory coverage to an additional insured, helping you comply with construction contracts that often require this coverage.

Additional Coverages

- **Commercial automobile** – Covers physical damage to your vehicles, and covers your legal liability in the case of auto accidents.
- **Data breach and cyber liability** – Covers the cost of notifying affected individuals, managing public relations and securing legal defense if sensitive data is compromised.
- **Umbrella** – Goes above your commercial auto and general liability limits, providing additional protection for your business in the event of a large claim or lawsuit.
- **Workers compensation** – Helps cover an injured worker's lost wages and medical costs, and provides return to work support due to a workplace injury.

The Best Possible Outcome on Every Claim

When we're handling your claim, you can expect us to do what's right, provide solutions, be there when we're needed, and make the process as easy as possible.

Our dedicated general liability, auto, property, workers compensation, and employee benefits units ensure that your claim will be managed by the right person with the right expertise. Your claims handler can answer your questions and address your concerns throughout the life of the claim, allowing you to focus on your business.

Stop Accidents Before They Happen

Our risk control services help safeguard your business, employees, and property. We'll work with you to assess your business, identify exposures, and make practical, sustainable recommendations you can implement to help mitigate risk.

Risk management and safety resources include Liberty Mutual SafetyNet™, a proprietary website where you can sign up for online and in-person training on a variety of topics and access a broad range of educational materials and self-assessment tools to help keep your business safe. The staff at our Consulting Center is also ready to answer your safety questions, provide advanced technical guidance, and make recommendations both before and after losses occur.

Manage Your Account Online

It's easy to access your account information 24 hours a day, seven days a week. Go to mybusinessonline.libertymutual.com to make a payment and manage your billing account; access policy documents; view the status of a claim; go paperless; and link to Liberty Mutual SafetyNet. Our customer service professionals are on call to answer all your account questions.

Protecting Your Business Has Never Been Easier.

Contact your local independent agent or broker, or visit libertymutualgroup.com/business for more information.



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