

## Package Products

Our commercial lines package products provide property and liability coverage in a single policy that can be tailored with industry-specific coverage to give your clients the ability to protect their businesses against the distinctive risks they face, whether a small neighborhood florist or a midsized contractor. For ultimate flexibility, we also offer general liability coverage.

### Commercial Protector® Business Owner's Policy (BOP)

- Bundles property and liability coverage for 340+ eligible classes.
- Designed for accounts with receipts up to \$8.5 million per location.
- You can customize each policy to meet individual business needs.

### Custom Protector

- Provides discounted and bundled property and liability coverage to a broadened set of classes with more unique risks.
- As easy to write as a BOP and offers additional small business coverages.
- Market segment enhancement bundles provide package coverage in a wide variety of industries.

### Comprehensive Business Package (CBP)

- Provides discounted and bundled property and liability coverage to all accounts that fall within our underwriting appetite, but do not qualify for BOP or Custom Protector packages.
- Offers additional coverage options to accounts that typically require more in-depth underwriting or specialized coverage.
- Market segment enhancement bundles provide package coverage in a wide variety of industries.

## ADDITIONAL PRODUCTS

### Inland Marine

Our team of local specialists and dedicated inland marine underwriters focuses on protecting your clients' property and job-related tools and equipment whether in transit, on the work site, or in the custody and care of another. Inland marine insurance is available as a monoline or within a packaged policy to offer your clients the best solution for their business needs.

### Crime

Our crime and fidelity coverage provides comprehensive protection for your clients from losses and fraud — whether originating from within or by outsiders — because it is written on forms developed by ISO and the Surety & Fidelity Association of America (SFAA). Our products include crime coverage, with the option to customize limits.

### Monoline General Liability

Liberty Mutual's monoline liability product is the perfect solution for small commercial businesses that only need general liability protection. We have industry-specific endorsements available to help protect your clients' businesses.

### Workers Compensation

Successful businesses see workers compensation insurance as a manageable business strategy to control costs, protect employees, and maintain productivity. A well-managed workers compensation program can help reduce medical costs, return employees to work faster, and support a strong bottom line. On average, Liberty Mutual closes workers compensation claims 23 percent faster, with an average duration of nine months compared to more than 11 months for our major competitors, with 7 percent lower overall medical costs than the industry average.

### Umbrella

According to a U.S. Chamber of Commerce study, small business owners pay more than \$35 billion per year in out-of-pocket liability costs for claims that exceed what their primary insurance covers. Umbrella coverage helps protect your small commercial clients from the unexpected by providing increased protection.

### Automobile

We offer coverage for owned, leased, nonowned, and hired vehicles for both legal liability and physical damage resulting from collisions or other incidents. Gap coverage for business drivers without a personal auto insurance policy and lease gap coverage are available as well.

### Farm and Agribusiness

We provide a broad range of tailored insurance coverage options for today's farm owners. Our specialized products protect both the business and personal aspects common to their operations.

### Specialty Programs

We collaborate with top program administrators to offer insurance programs that meet the particular coverage needs of specific industries and professionals.

#### Programs include:

- Adult Residential Care Homes (property only)
- Bowling Centers • Nonprofits • Scrap metal dealers • Self-storage • Sports and fitness