

Builder's Risk

Inland Marine Coverage Highlights

FOR AGENTS AND BROKERS



Targeted Project Examples

- Retail — strip malls, restaurants, freestanding stores, theaters
- Warehouses — self-storage, fulfillment centers
- Offices — single and multistory
- Churches — sanctuaries, multipurpose centers
- Schools — public, private, colleges, dormitories
- Municipalities — governmental buildings, water treatment plants
- Single-family dwellings
- Duplexes, townhouses
- Condominiums
- Multifamily apartments*
(excluding structural changes)
- Licensed, well-established (minimum three years) with stable financial profile, good capital reserves
- Consistency in type of projects, size, scope, and geographic operations

Why Choose Liberty Mutual Insurance?

We offer comprehensive coverage for residential and commercial buildings under construction. Our inland marine specialists are passionate about finding creative solutions to meet your clients' complex exposure needs.

- Dedicated, regional underwriting professionals focused exclusively on inland marine coverage
- A consistently superior claims experience. We combine innovative thinking, cutting edge tools and expert resources, on both national and local levels to deliver the best possible outcome on every claim we manage
- Risk control expertise to identify exposures and make practical, sustainable suggestions to help mitigate risk
- Competitive minimum premiums
- Ease of doing business. Easy access to online rating through eCLIQ®

Coverage Highlights*

Our network of construction attorneys and legal staff can help your clients with accident investigation, litigation strategies, and resolution plans. Customers may use their own counsel by special arrangement. Coverage includes:

- Expansive definition of covered property
- Replacement cost valuation
 - Includes labor, materials, customer's reasonable overhead and profit, and delivery charges
- Broad coverage extensions and supplemental coverages
 - Transit and temporary storage of building materials
 - Expediting expenses
 - Ordinance or law
 - Testing, and more
- Builder's risk capacity up to \$50,000,000**

Available Options

- No coinsurance
- Pro rata cancellation
- Monthly and annual reporting policies
- Equipment breakdown
- Flood and earthquake
- Manuscript coverages
- Shell coverage for renovations

Minimum Required Information

- Jobsite location
- Construction type
- Square feet
- Number of stories above and below grade
- Name/experience of builder with similar projects
- Start date/anticipated completion date
- Protection class
- Intended occupancy
- Age of original building (for renovations)

* Not available in all states. Contact your inland marine specialist for details.

** For larger risks, contact our National Accounts Property Inland Marine group. Offering a broad appetite and high capacity levels, we specialize in builder's risk, contractor's equipment, and installation floaters.

To learn more about inland marine coverage from Liberty Mutual Insurance, contact your inland marine underwriter or territory manager today.



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