

Insurance for Your Construction Business

You have a passion for buildings and construction.

We have a passion for protecting your projects, equipment, and people. Contact your independent agent or broker to find out how Liberty Mutual Insurance helps construction businesses thrive. **Protect your passion.**



For construction companies, protecting your business is a cornerstone of success. At Liberty Mutual Insurance, we've seen firsthand the negative effects that a construction site accident or equipment failure can have on your projects, your workers, and your financial position. We partner with your independent agent or broker to protect businesses like yours.

Our products offer coverage tailored to the complex exposures faced by construction businesses of all sizes, from small artisan contractors installing plumbing systems to painters and electricians. You can depend on Liberty Mutual to help safeguard your jobsites, equipment, people, and more.

Tailored Coverages Address Your Complex Needs

- 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. ([Additional Insured — by Contract Agreement or Permit](#))
- We provide primary and noncontributory coverage to an additional insured, helping you comply with construction contracts that often require this coverage. ([Primary Noncontributory — Contractors](#))
- Tools owned by your employees can be protected against loss or damage under the terms of your business personal property insurance. ([Employee Tool Coverage](#))
- Property intended for installation at a location away from your primary business location can be covered through your business property insurance as well. ([Installation Coverage](#))
- We can provide coverage above your primary limits if a temporary structure collapses at your construction site and seriously injures several pedestrians. ([Umbrella](#))
- A separate aggregate limit applies to each of your construction projects. ([Construction Projects — General Aggregate per Project](#))
- 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. ([Equipment Breakdown](#))
- We provide protection for your structures and materials during new construction projects or renovations from start to finish. ([Builder's Risk](#))



You're passionate about your business. Liberty Mutual Insurance is passionate about protecting it. We rank on the Fortune 100 list of largest corporations in the United States (based on annual revenue). As a leading property and casualty insurer, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet your business's specific needs, regardless of size and location. Visit libertymutualgroup.com/business, or contact your independent agent or broker.

The Best Possible Outcome on Every Claim

When we're handling your claim, you can expect us to do what's right, to provide solutions, to be there when we're needed, and to 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 to 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. 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; view, save, and print policies; and access Liberty Mutual SafetyNet. Our customer service professionals are on call to answer all of 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.



PROUD PARTNER

libertymutualgroup.com/business   @LibertyB2B



This document provides a general description of this program and/or service. See your policy, service contract or program documentation for actual terms and conditions. Insurance underwritten by Liberty Mutual Insurance Co. or its affiliates or subsidiaries.

© 2015 Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116. CI3207 09/15

36 USC 220506