



Insurance for Concrete Contractors

As a concrete contractor, you face many risks in your day-to-day work, from job site injuries - to equipment theft - and potential lawsuits brought on by damage to a client's property.

Liberty Mutual Insurance understands your unique needs and offers tailored coverages, expert services, and safety resources to help protect your projects, the safety of your employees, and your financial well-being.

Tailored coverages to address your complex needs.

Property coverage

Builder's risk

We provide protection for your structures and materials during new construction projects or renovations from start to finish.

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 portable mixers and wheelbarrows 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.

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.



**Contact Tanvir Ahmad
for a quote or more
information**



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Liberty Mutual
INSURANCE

libertymutual.com/business

Liability coverage

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.

Construction projects – general aggregate per project

A separate aggregate limit applies to each of your projects.

Contractor's amendment of pollution exclusion – job sites

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.

Primary and 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, harassment, coercion, or discrimination.

Expert services



When something goes wrong, we do what's right.

- We're there for you with 24/7 claim reporting by phone or email.
- Our experienced claims professionals make the process as quick and easy as possible.
- 90% of policyholders are highly satisfied with their claim experience.¹



Do business when you want, where you want.

- Manage your account 24/7 with mybusinessonline.libertymutual.com.
- Access and print policy documents.
- View policy activity, including renewals and endorsements.
- Pay bills online quickly and easily.
- Check the status of a claim.



Keep your business running safely and smoothly.

- **Liberty Mutual SafetyNet™**
Your one-stop online destination for safety tools, training, and resources for improving workplace safety, protecting property, and preventing accidents.
- **Risk Control Consulting Center**
Our experienced safety consultants are just an email or phone call away. They can answer your safety questions, provide technical guidance, and make recommendations before or after a loss. Call 866-757-7324 or email rcconsultingcenter@libertymutual.com.
- We offer complimentary safety training seminars and webinars on current trending topics.

For more than 100 years, we've been helping people and businesses preserve and protect what they earn, build, own, and cherish. With Liberty Mutual Insurance, you benefit from the financial strength, security, and resources of a Fortune 100 company, so you can rest assured we'll be there when you need us most.

¹Based on Claims Customer Satisfaction Survey results from 8/17 to 9/18. 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 Company or its affiliates or subsidiaries.