



Insurance for electricians

Customized for you. There for you.



We understand the unique risks you face as an electrical contractor. Ensure you're protected with customized coverages, expert services, and safety resources from Liberty Mutual Insurance. We offer our products exclusively through local independent agents who are insurance experts and can tailor your policy to fit your specific needs.

Standard coverages for your business

Property	Covers your business-owned buildings and business personal property from damages caused by a covered loss, such as fire, storms, vandalism, theft, and water damage
Liability	Covers legal liability associated with your business' operations, including bodily harm to other people or damage to their property
Commercial automobile	Covers physical damage to your company vehicles and legal liability in the case of auto accidents
Workers compensation	Helps cover an injured worker's lost wages, medical costs, and return to work support due to a workplace injury
Umbrella	Provides additional protection above your commercial auto and general liability limits in the event of a large claim or lawsuit
Data breach and cyber liability	Data breach covers the cost of notifying affected individuals, managing public relations, and securing legal defense if sensitive data is hacked, lost, or stolen. Cyber liability helps cover costs associated with lawsuits against you that may arise from a data breach.
Employment related practices liability	Covers employment-related lawsuits, such as wrongful termination, harassment, coercion, or discrimination

Why choose Liberty Mutual?

For more than 100 years, Liberty Mutual has been helping people and businesses preserve and protect what they earn, build, own and cherish. We write approximately 1 million policies for businesses like yours each year¹.

- Fortune 100 company
- "A" (Excellent) rating from A.M. Best Company²



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In addition to the standard policy coverages, here are important coverages to consider as an electrician.

Key coverages for electricians	
Contractor's equipment	Provides protection for owned, leased, rented, or loaned equipment used to get the job done on the job site, in storage, or while in transit. Coverage ranges from lifts and compressors to power and hand tools.
Employees' tools	Provides protection against loss or damage for tools owned by your employees
Installation	Provides coverage for property or materials you own that are at a job site awaiting installation
Property off-premises	Provides coverage for your business personal property that is temporarily at a location you don't own, lease, or operate
Construction projects - general aggregate per project	Provides a separate aggregate liability limit that applies individually to each of your construction projects
Limited job site pollution coverage	Provides limited coverage for sudden and accidental bodily injury and property damage sustained by others caused by pollutants you brought to a job site
Additional insured - required by contract agreement or permit	Extends liability coverage to others that may be required by contract or permit
Primary noncontributory - contractors	Coverage clarification that your policy will apply prior to policies held by others, like general contractors and property owners, helping you comply with construction contracts that often require this stipulation
Contractor's errors and omissions	Provides coverage against claims for damages against you because you made an error or omission in your work

Expert services



Claims services that treat you right when something goes wrong

- 24/7 claims reporting by phone or email
- More than 7,600 claims professionals countrywide are committed to resolving claims quickly and fairly
- 90% of policyholders are highly satisfied with our quick and easy claim process³



Online services that are always on

- 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



Risk control services to keep your business and employees safe

- **Liberty Mutual SafetyNet™:** one-stop online destination for safety tools, training and resources
- **Risk Control Consulting Center:** experienced safety consultants provide technical guidance and answer your questions to help prevent and control losses. 866-757-7324 RCCConsultingCenter@LibertyMutual.com

LibertyMutualGroup.com/Business

Our risk control services are advisory only. We assume no responsibility for management or control of customer safety activities nor implementation of recommended corrective measures. This document provides a general description of this program and/or service. Not all coverage available in all states. Insurance is underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at libertymutual.com/privacy.

¹Liberty Mutual internal data as of December 2020. ²A.M. Best Rating Services, 2020 ³Based on Claims Customer Satisfaction Survey results for property and auto claims January 2020 – December 2020.

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