

Insurance for Your Personal Service Business

Your business is like no other. That's why we offer tailored coverages to meet your unique needs. Contact your independent agent or broker to find out how Liberty Mutual Insurance helps businesses like yours thrive.



Providing superior customer service to your patrons is the reason you got into business. At Liberty Mutual Insurance, we've seen firsthand the negative effects that the loss of a patron's property, the dislocation of your business due to fire, or a customer accident on your premises can have on your customers, your financial well-being, and your hard-earned reputation. We partner with your independent agent or broker to protect businesses like yours.

Our products offer coverage tailored to the complex exposures faced by a wide variety of personal service businesses, from dry cleaners, photographers, and cobblers to barbershops, and beauty salons. You can depend on Liberty Mutual to help safeguard your inventory, equipment, customers, and more.

Tailored Coverages Address Your Complex Needs

- For businesses of all types that take possession of items for customers, we also provide coverage for the unexplained loss or mysterious disappearance of customers' goods. ([Unexplained Loss or Mysterious Disappearance](#))
- If a customer has placed new or nearly new items or goods into your hands, we offer replacement cost coverage for loss or damage to goods. ([Goodwill Replacement Valuation Endorsement](#))
- If a customer sustains an injury on your premises, we can cover medical expenses regardless of whether you are legally liable for the injury. ([Medical Payments](#))
- We can provide coverage above your primary limits if an employee, driving his or her own car for a business errand, causes a traffic accident that injures several people in other vehicles. ([Umbrella](#))
- Tools owned by your employees can be protected against loss or damage while at your premises or in transit. ([Employee Tools](#))
- Depending on the nature of your business, a great deal of money or securities in various forms may be exchanged with customers or patrons. We offer coverage for the loss of money and securities due to theft, disappearance, or destruction. ([Money and Securities](#))
- For dry cleaning businesses, we offer coverage for customers' goods while in your care, custody, and control for laundry, repairing, or pressing, and even while in transit. ([Dry Cleaners Endorsement](#))
- For barbershops and salons, we offer coverage should a product or process cause an unexpected injury to a patron. ([Barbers/Styling Salon Professional Liability Endorsement](#))
- For photographers, we offer protection for photographic equipment used in your business, but owned by your employees. We protect photographic equipment you or your employees own while you are using it off-premises at whatever event or session you might be photographing, be it a wedding, school function, fashion show, news story, or other event. ([Photography Endorsement](#))



**Liberty
Mutual**
INSURANCE



PROUD PARTNER

Available through our independent agent:



1783 S Washington St
Naperville, IL 60565
630.718.9492
service@advanceins.net

As a Fortune 100 company and a leading provider of property and casualty insurance, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet the specific needs of your business, 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.



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