



Introducing: Liberty Mutual's BOP for Contractors

From the small landscaper to the independent plumber, we have a policy to meet your clients' needs – at the right price.



Contact your local territory manager
or underwriter to learn more.



A faster, easier way to get a BOP

Our BOP includes more coverages and contractors' classes to help you meet your clients' unique risks, including a general liability only option for those without property. And with fewer questions to answer, you can issue a policy in minutes!

CONTRACTOR COVERAGES

Contractors' Coverage Bundle – choose all that apply:

Property

- Contract penalty
- Identity theft recovery
- Installation

Liability

- Contractors errors and omissions
- Employment practice liability insurance
- Property damage - borrowed equipment
- Property damage - customers' goods

Other

- Tools and equipment

Additional Insured – choose all that apply:

- Blanket contractors / completed operations
- Designated person or organization
- Engineers, architects, or surveyors (specific name required)
- Lessors of leased equipment
- Managers or lessors of premises
- Owners, lessees, or contractors - completed operations
- Owners, lessees, or contractors - scheduled person or organization
- State or governmental agency or subdivision or political subdivision – permits or authorizations

Ready to get a BOP?

We'd love to help you make the most of this opportunity. Here's some key information to get you started.

Is your client a good fit?

We are most successful with owner-operators or businesses with:

- Up to 10 employees
- No losses, claims, or bankruptcies

See what classes and coverages are available by state in our [eligibility tool](#) on the [Agents' Portal](#).

CONTRACTOR PREFERRED CLASSES

Air conditioning systems or equipment – installation, service or repair

Asphalt driveway coating

Awning installation – textile or metal – no temporary structures

Cabinet installation

Cable installations in conduits – within buildings only

Carpentry – residential property (3 stories or less)

Carpet, vinyl, and laminate floor

Ceiling or wall installation – metal

Communication equipment installation – commercial or industrial

Concrete countertops and floors residential

Countertop installation – ceramic, stone, laminate, etc. also contemplates tile flooring

Cubicle and office furniture installation

Deck builder

Decorative metal erection

Door or window installation – residential

Driveway, parking, or sidewalk – paving or repaving (no street, roads, or runway work)

Dry wall or wallboard installation (including taping)

Electrical work within buildings

Fence erection

Garage door installation – residential

Garage door installation nonwooden – residential

Greenhouse erection

Gutter servicing and installation

Handyperson – residential

Hardwood flooring installation

Heating or combined heating and air conditioning systems or equipment – installation, service, or repair – no liquefied petroleum gas (lpg) equipment

Home staging contractors

House furnishings installation

Interior carpentry work – all other

Landscape gardening

Landscape masonry work (walkways, patios, flower bed borders, etc.)

Lawn care services

Lawn sprinkler installation

Painting – exterior and interior buildings (3 stories or less)

Painting – interior

Paperhanging

Parking lot striping

Plumbing – commercial (not industrial)

Plumbing – residential or domestic

Refrigeration system or equipment – commercial – installation, service, or repair

Sign installation or repair only

Trim and finish contractors

Water well drilling – residential only

FOR AGENTS AND BROKERS

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 is underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries.