

Flooring Contractors

Underwriting Highlights



✓ Preferred Risk Characteristics

Account

- Greater than 10 years in business
- Full-time risk manager/safety director/quality control manager
- Low management turnover

General Liability

- Subcontracted work is done via written contract that includes hold harmless, additional insured, PNC, and WOS requirements and matching insurance limits
- Formal quality control plan in place that includes inspection/testing of work and documentation/retention of results
- No work performed in hostile or unfavorable construction defect jurisdictions/states

Property/Inland Marine

- Contractor tools, materials and equipment adequately protected from damage or theft.
- Flammables stored in UL approved cabinets

⊕ Key Coverages

Property/Inland Marine

- Broad, flexible extension and market segment endorsements
- Contractors Equipment/ Employees' Tools/Installation Floater

General Liability

- Contractors market segment extension
- Broad forms to meet contractual requirements including additional insured, per project aggregate, PNC, and WOS
- Contractors Limited Pollution Liability

Auto

- Clean MVRs, formal driver selection criteria
- Telematics used to measure, trend and correct driving behaviors
- Minimal non-owned exposure with periodically verified and adequate underlying limits of insurance
- Formal no mobile device policy in company vehicles

Workers Compensation

- Formalized training/safety plans that are job or equipment specific
- Clearly defined personal protective equipment (PPE) policies linked to job specific tasks
- Tile/stone cutting done via wet/vacuum methods with appropriate respiratory protection

Workers Compensation

- Specific and blanket waivers of subrogation

Auto

- Auto enhancement endorsement
- Waiver of subrogation

Umbrella

- Up to \$10M capacity
- Blanket additional insured

Additional Options

- Contractors E&O
- Ironshore product options including pollution and international coverages

Quote now!



Appetite

Preferred and Acceptable Classes*

- Floor Covering Installation – not ceramic tile, or stone
- Tile, stone, marble, mosaic or terrazzo work – interior construction

For a complete list of classes see our [Small Business Detailed Appetite Guide](#)

*Preference may vary by state.

Additional Resources

- Marketing materials on [Helping You Succeed](#)
- Safety resources on [Liberty Mutual SafetyNet™](#)



Contact your underwriter or territory manager with any questions.