

# Inland Marine

Flexible solutions for property on the move



FOR AGENTS AND BROKERS

Inland marine insurance goes farther than traditional property coverage, protecting clients from a wide range of land-based risks – mobile and stationary.

Whether your clients need insurance for goods in transit, equipment on a job site, or property they've temporarily put under someone else's care, we'll find the solution. Turn to our team of local specialists and dedicated inland marine underwriters to help protect your clients. Discover our complete range of flexible coverages and features that best protect your clients:

- Monoline or packaged inland marine policies
- Competitive minimum premiums
- Short-term policies
- Manuscript endorsements

## Antiques, Fine Arts, and Museums



### Appetite

Art galleries and dealers; museums and commercial accounts that have a collection

### Coverage highlights

- Agreed-value fine arts policy
- Owned and consigned dealer's inventory
- Owned property and property of others
- Transit and off-premises

### Optional

- Blanket limit

## Builder's Risk



### Appetite

Commercial or residential projects, new builds, and renovations

### Coverage highlights

- Coverage up to \$50,000,000
- Automatic renewal

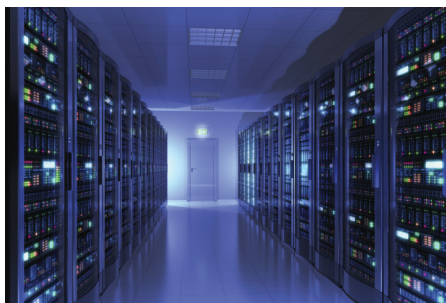
### Optional

- Pro-rata return available subject to minimum earned premium
- Short-term policy available subject to minimum earned premium
- Increased soft costs and storage/transit limits available
- Reporting form

### Available enhancements

- Builder's Risk Extension Endorsement CM 88 93
- Builder's Risk Extension Plus Endorsement CM 88 94

## Commercial Computer



### **Appetite**

Small in-home businesses, multi-location business, government and educational entities

### **Coverage highlights**

- Owned property or property of others for which you are liable
- Computers and computerized equipment
- Medical equipment and ATM machines
- Virus coverage
- Mechanical breakdown

### **Optional**

- Blanket limit

## Contractor's Equipment



### **Appetite**

Small artisan contractors to large speciality construction operations

### **Coverage highlights**

- Up to \$50,000,000
- Flood and earthquake coverage

### **Optional**

- Coverage for property leased/rented from others
- Blanket coverage
- Equipment dealers form, including rental and sales
- Replacement cost valuation on items 6 years or newer

## Installation Floater



### **Appetite**

Preferred contractors include:

- Drywall
- Electrical
- HVAC
- Office equipment installation
- Plumbing

### **Coverage highlights**

- Materials for specific job or as blanket

### **Optional**

- Increased storage and transit limits

## Miscellaneous Property Floater



### **Appetite**

Provides coverage for general items that can't be covered by other inland marine forms, such as:

- Athletic equipment
- Auto body tools
- Sound equipment
- Catering equipment
- Cleaning service equipment
- Construction trailers
- Food trucks/equipment
- Golf carts
- Lawn maintenance equipment
- Leased property
- Scientific instruments
- Surveyors equipment
- Vending machines
- All other unscheduled equipment

### **Coverage highlights**

- Scheduled and unscheduled property, including that of others in the insured's care, custody, and control

### **Optional**

- Ability to customize terms and conditions to meet each customer's needs

## Motor Truck Cargo/Transportation



### **Appetite**

Local and regional trucking and transportation carriers that haul goods with lower rates of theft, breakage, and spoilage

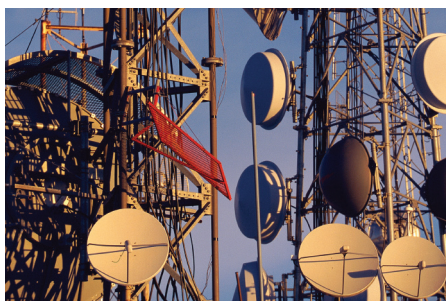
### **Coverage highlights**

- Transport of your clients' own goods or hauling goods that belong to other's (motor truck cargo)
- Shipper's interest

### **Optional**

- Refrigeration breakdown endorsement
- Trip transit
- Terminal coverage

## Radio, Television, and Cell Phone Towers



### **Appetite**

Portable and moveable transmitting equipment, including antenna and other equipment attached to tower; broadcast equipment and software

### **Coverage highlights**

- 100% coinsurance

### **Optional**

- Loss of income

## Warehouse Legal Liability



### **Appetite**

Warehouse owners

### **Coverage highlights**

- Covers property of others for which the insured is legally liable with warehouse receipt or contract (required)
- Coverage for extra expense, debris removal and warehouse income

### **Does not cover**

- Storing property of others without fee/receipt

## Get better support and expertise with Liberty Mutual.

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### Expertise

Our local underwriting professionals focus exclusively on inland marine coverage.



### Superior claims service

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