



Inland marine newsletter

In this issue: COVID-19 insights and resources, eCLIQ® training, water loss prevention and more!

COVID-19 – Liberty Mutual is here for you

Today's changing business environment amidst COVID-19 activity has impacted small businesses across the nation. At Liberty Mutual, we remain committed to you and meeting the needs of your business clients – offering inland marine coverage for unique exposures faced by a wide range of businesses, expert underwriting support and quick turnaround times, and 20% commission on new and renewal business.

Another benefit of writing your inland marine business with us, is that we offer an **automatic renewal term** (equal in length to the original policy) **plus prorated cancellation**. Unlike many of our competitors who write fully earned policies, if your client's project is delayed, we'll automatically issue a renewal term and refund them for any unearned premium. So, if the project finishes early, they'll save money rather than having to pay the full policy term.

Resources to share with your clients

As our communities respond and sections of the country slowly reinstate parts of the workforce, you can help ensure the safety of your clients' workers, their project and the public by sharing these resources with them:

- [Builder's risk tips to protect the jobsite](#)
- [Eight areas of focus for restoring business operations](#)
- [Construction site safety during shutdown and reopening](#)



COVID-19
Update & resources

[Learn more about how we're responding to COVID-19.](#)



Extended! Earn rewards through Sept. 30

We've extended cash incentives for writing inland marine through Sept. 30, 2020! Every policy you issue in eCLIQ® earns you **TWO Instant Incentives spins** – eligible for up to \$50 each.

Ensure your clients are properly covered

Although construction and retail industries are facing uncertainty and being profoundly impacted by COVID-19, shelter-in-place laws are forcing millions to move online to do business and as a result, many retailers are experiencing a huge increase in online sales.

This increase in e-commerce may leave clients with potential transportation exposure. It also generates additional needs for renewable inland marine classes such as motor truck cargo and warehouse legal liability as the amount of goods being transported across the country continues to increase.

To ensure you're covering these exposures and properly protecting your clients, **talk to your inland marine underwriter today.**

eCLIQ training opportunity

Snippets from our most recent inland marine coffee break webinar are now available on-demand! Learn how to quickly and easily quote builder's risk and contractor's equipment in eCLIQ, so you can grow your book – watch these videos today!

- [Quoting New Builder's Risk in eCLIQ](#)
- [Quoting Builder's Risk Renovations in eCLIQ](#)
- [Quoting Contractor's Equipment in eCLIQ](#)

More resources



Water – the new fire in commercial construction

Water damage is now one of the most frequent and costly claims affecting the construction industry – accounting for nearly a third of builder's risk losses.

In a time when clients' jobsites are especially vulnerable, it's more important than ever

to help them develop a wet work program to reduce and prevent water losses.

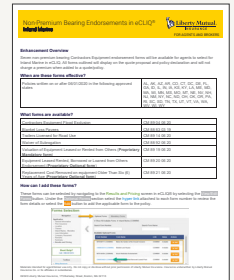
[Learn more about what causes water losses and how you can help prevent them.](#)

Contractor's equipment forms

Seven non-premium bearing contractor's equipment endorsement forms are now available in most states for inland marine in eCLIQ, including:

- Contractor's equipment flood exclusion
- Blanket loss payees
- Trailers licensed for road use
- Waiver of subrogation
- Valuation of equipment leased or rented from others
- Equipment leased, rented, borrowed or loaned from others
- Replacement cost removed on equipment older than six years

[See where forms are available and how you can add them to a quote/policy.](#)



For more information about our wide range of inland marine products and services, contact your territory manager or inland marine underwriter today.

Availability of coverage may vary by state. Please contact your inland marine underwriter for details. For larger risks, contact our National Accounts Property Inland Marine Group.

The descriptions of coverage are necessarily brief and subject to the provisions, limitations, and exclusions that can only be expressed in the policy and related endorsements. The actual terms and conditions of the policies determine the coverage and limits afforded. Insurance underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries.

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