



Inland marine newsletter

In this issue: Proper coverage for artisan contractors, automatic renewal term benefits, waterborne coverage and more!

Make sure your artisan contractors are properly covered

Artisan contractors are vital to the upkeep of our homes and buildings. Have you been keeping your contractors' coverage in tip-top shape as well? An unendorsed property policy does not cover business personal property when it's away from the insured's premises – and contractors can't make house calls without their tools!

Time to get your hands dirty and fix that coverage gap with two key coverages. With a **contractor's equipment floater**, contractors can rest assured their tools and equipment are covered wherever they are – whether at a jobsite or in the insured's yard, home or vehicle. We also recommend adding an **installation floater** to cover any materials, supplies, machinery, fixtures and equipment that become a part of a permanent installation performed by the insured. Ask your underwriter for more info.

Instant Incentives™ double spins extended through Dec. 31

Great news! We're extending the Instant Incentives double-spin reward for inland marine policies written in eCLIQ® to the end of 2020! That means you'll earn up to \$100 in cash per policy, in addition to your 20% commission.

Not yet enrolled in Instant Incentives? [Learn more.](#)



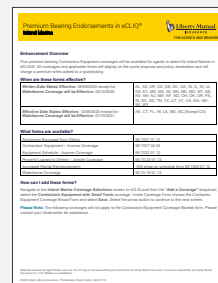
Success beyond builder's risk

While we love writing builder's risk, we're no one-trick pony! Our appetite and underwriting capabilities give you many more options to grow your book. Review the table below for a sampling of policies we've recently written outside of builder's risk.

Recent success list

Account classification and description	Premium
Contractors' equipment – concrete, sand and gravel supply	\$59,558
Contractors' equipment – grading and excavation contractor	\$25,469
Contractors' equipment – hydro excavation contractor	\$31,442
Contractors' equipment – logging contractor	\$45,980
Contractors' equipment – quarry operations	\$20,210
Contractors' equipment – sand, gravel and aggregate processing	\$17,254
Contractors' equipment – sports field contractor	\$20,809
Contractors' equipment – street and road contractor	\$24,605
Contractors' equipment – water mitigation contractor	\$10,352
Contractors' equipment and installation floater – utilities contractor	\$26,743
Electronic data processing – medical equipment and computers	\$13,573
Electronic data processing – mobile medical equipment	\$15,930
Equipment dealers – equipment sales and rental for generators	\$88,854
Motor truck cargo – construction equipment specialist	\$18,624
Motor truck cargo – final mile delivery	\$20,292
Motor truck cargo – general commodities hauler	\$33,850
Motor truck cargo – refrigerated	\$26,871
Radio and TV broadcast tower and equipment – broadcasting service	\$24,871
Scheduled property floater – arcade machines, ATMs, juke boxes	\$10,537
Scheduled property floater – copier/printer leasing company	\$14,065
Scheduled property floater – COVID-19 test kits for municipality	\$21,476
Scheduled property floater – pallet and mulch manufacturer	\$30,429
Scheduled property floater – scaffolding rental	\$20,605
Scheduled property floater – water damage remediation equipment rental	\$54,416
Warehouse legal liability – dry good storage	\$10,883

Waterborne coverage



We recently made waterborne coverage – for equipment mounted on or operated from a barge or other waterborne craft – available in eCLIQ in most states. This is an optional coverage with a premium charge.

To determine whether waterborne coverage is available in your state and learn how to quote in eCLIQ, [download the Premium Bearing Endorsements in eCLIQ – Inland Marine guide](#).

Automatic renewal term + prorated cancellations

[View this slideshow for the full story.](#)

Here's an important, often-overlooked upside to writing inland marine with Liberty Mutual: We make it easy to extend coverage on projects behind schedule and always refund clients for coverage they don't use. Job delayed? No problem. We'll automatically renew coverage to accommodate the extra time needed – and then refund your client for unearned premium when the job ends.

Explore the wide range of inland marine products and services we can offer your clients.

Get started

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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