

# Insurance for Manufacturing Companies

Your passion is reflected in every step of the manufacturing process. We have a passion for protecting your business. Contact your independent agent or broker to find out how Liberty Mutual Insurance helps manufacturers thrive. **Protect your passion.**



Protecting your people, machinery, and processes is critical to the success of your business. At Liberty Mutual Insurance, we've seen firsthand the negative effects equipment failure or a workplace accident can have on your facilities, your workers, and your financial well-being. We partner with your independent agent or broker to protect businesses like yours.

Our products offer coverage tailored to the complex exposures faced by manufacturers of all types and sizes, from producers of tools and dies for print shops to appliance manufacturers. You can depend on Liberty Mutual to help safeguard your manufacturing plant, equipment, people, and more.

## Tailored Coverages Address Your Complex Needs

- We protect any newly acquired or formed entities in which you maintain ownership or majority interest. ([Newly Formed or Additionally Acquired Entities](#))
- If you experience a covered loss that releases pollutants into nearby land or water, we'll provide coverage for cleanup and removal. ([Pollutant Cleanup and Removal](#))
- We provide coverage for loss of net income and continuing expenses you incur because of a direct covered loss to your property. ([Loss of Business Income and Extra Expense](#))
- Catastrophic events can cause physical damage to part of your inventory, but leave some untouched. We provide coverage should undamaged inventory lose value. ([Manufacturers Consequential Loss Assumption](#))
- Product recalls can wreak havoc on your income stream and reputation. We'll help you get back on track by covering associated costs such as notification, shipping, warehousing, and additional personnel. ([Product Recall Costs](#))
- In the event of a covered loss, we will determine the value of the finished stock at the selling price less discounts and expenses you would have had. ([Manufacturers Selling Price](#))
- We will value processing equipment at the cost to replace the lost or damaged property with new property of comparable function and capacity used to perform the same operation. ([Operational Replacement Cost — Manufacturing Equipment](#))
- We provide coverage for penalties that you are required to pay due to the failure of timely delivery of a product or service according to contract terms. ([Contract Penalty](#))
- Your business depends on your equipment. If you experience damage or loss of your core equipment, our coverage goes beyond simple replacement or repair. We can extend protection to cover the loss of business income if you need to temporarily shut down, the extra expenses to continue running your business, utility service interruption, or the lost value of spoiled or contaminated products. ([Equipment Breakdown](#))



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"Helping people live safer, more secure lives" since 1912, Liberty Mutual Insurance, a diversified global insurer, is one of the largest property and casualty insurers in the U.S. and is consistently ranked on the Fortune 100 list of largest U.S. corporations based on revenue. Liberty Mutual offers tailored insurance and risk management solutions to businesses of all types and sizes. From commercial auto, general liability, and property to workers compensation, group benefits, multinational, and specialty coverages, Liberty Mutual's products and services help protect businesses and their employees.

## The Best Possible Outcome on Every Claim

At Liberty Mutual, we believe that insurance is more than a product — it's a relationship. Our commitment to you and your business is based on fair, fast claims handling. Our 4,500 claims professionals in regional offices across the country understand how to manage losses. With dedicated general liability, auto, property, workers compensation, and employee benefits units, we ensure that the right people with the right type of expertise are managing each claim.

When you report a claim, a claims handler will guide you through the process, communicating every step of the way. That claims handler will be there to answer your questions and address your concerns throughout the life of the claim allowing you to focus on your business.

## Stop Accidents Before They Happen

The focus of our risk control services group is to help safeguard your business, employees, and property against risk. Our risk control experts will work with you to assess your business, identify exposures, and make practical, sustainable suggestions you can implement to help mitigate risk.

Employer resources include Liberty Mutual SafetyNet™, our proprietary safety website that offers a broad range of educational materials and self-assessment tools to help keep your business safe. Experienced specialists staff our Risk Control Consulting Center to answer your questions, provide advanced technical guidance, and make recommendations both before and after losses occur. Finally, Liberty Mutual offers complimentary safety training that helps you better understand your business's potential for accidents and how you can implement cost-effective solutions.

## Pay Your Bill with Ease

Our commitment to exceptional customer service extends to our Online Billing Service Center (OBSC). Policyholders can access their account 24 hours a day, seven days a week to view their account status, payment history, and other options. On-call billing service professionals are available to help you with account questions.

## Your Business Insurance Solution

Whatever kind of protection your business needs, Liberty Mutual can provide a comprehensive insurance solution. Speak with your local independent agent or broker to obtain a customized coverage package tailored to address your specific concerns. We'll protect your company so you can focus on more productive issues.

Visit [libertymutualgroup.com/business](http://libertymutualgroup.com/business) or contact your local independent agent or broker for more information.



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