



Construction All Risks – CAR

No matter how complex your project is,
we will cover it.



Liberty Specialty Markets Latin America

Most construction projects face significant challenges.

Natural hazards, design errors or third-party liability risks that companies face can be very complex and challenging while operating their construction sites.

There are other intangible matters, such as delays due to the loss of key personnel, lack of reliable suppliers, and stop-work orders by the government that should be taken into consideration when planning and identifying existing hazards.

Only a recognized industry leader will go far and beyond to provide the most appropriate insurance solution tailored to the needs of a construction works.

Product scope:

The purpose of construction insurance is to protect the insured against an economic loss resulting from an accidental, sudden and unexpected physical damage. These can affect the project, civil infrastructure works and goods to be installed during the execution period. Including the preliminary phase at the construction site, such as the reception of materials and equipment that are incorporated at a later stage to works, excavations, land leveling, earthworks, temporary buildings, stream course deviations, and in general, any other part of the construction project.

Coverage extends to:

- Construction All Risk.
- Earthquake and volcanic eruption.
- Another natural catastrophe.
- Maintenance.
- General liability for property damage, and personal injury.
- Debris removal.
- Strikes and civil commotion, malicious damage, vandalism and terrorism.
- Construction equipment and machinery.

Liberty participates in a wide variety of projects and works in different sectors of the economy, including industrial, commercial, service and governmental.

Some of our preferred activities include:

Construction Projects:

- Hospitals and healthcare facilities.
- Residential, commercial and public buildings.
- Shopping centers.
- Resorts.
- Airports.
- Stadiums and sport facilities.

Infrastructure projects in areas, such as:

- Roads.
- Rail.
- Bridges.
- Urban infrastructure.
- Oil pipelines/gas pipelines.
- Tunneling.



Product features and benefits:

Our dynamic solution package is created to provide coverage for construction projects, and more specific proposals for large infrastructure construction projects.

In addition to coverage, we focus our efforts to offer you a comprehensive plan that includes risk engineering services, design of your protection program, identification of potential hazards, recovery and start-up plans that help prepare you when an unexpected event occurs, and superior claims handling service.

Liberty differentiating coverage and services:

- All risk coverage, including maintenance and tests.
- Advance Loss of Profit (ALOP).
- Extra expenses and expenses for acceleration of works in case of delays.
- Political risk and acts resulting from war and sabotage.
- Damage to construction machinery and equipment.
- Civil liability.
- Coverage and endorsements tailored to the unique needs of each client.



Your business in expert hands.

Liberty Specialty Markets Latin America has risk engineers, underwriters and highly qualified professionals who have had the opportunity to assess works and projects during their different stages, complexity and nature. They work closely with the insured as proponents and designers of works. This allows them the opportunity to have a broad view of the action taken in order to craft seamless support for our clients.

We are a team with a strong dedication to service and will do everything in our power to ensure that a construction project is executed successfully.

What can you expect when working with us?

- A highly experienced underwriting team with a deep understanding of the region.
- Creative, flexible and innovative underwriting risk programs.
- Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of **Liberty Mutual Insurance**.

Coverages for your business.



With **Liberty** you will feel the peace of mind of having a company that dedicates all its effort and team to find an efficient solution to your needs.

Solutions for your industry.

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