



NEED A CONTRACTOR? WE'VE GOT YOU COVERED

Choosing a contractor can be overwhelming. That's why we created the **Liberty Mutual Preferred Contractor Network**.¹ Each of these contractors will ensure timely work that's guaranteed for one year. Talk to your Claims Representative for more information.

If you choose to find a contractor on your own, we have provided a checklist below to help with the process.



Track your claim anytime,
anywhere with your online account.

Visit libertymutual.com/propertyclaim

- View claim status and details
- Upload claim-related documents and photos
- Update your contact information

✓ | Stability

- Make sure your contractor is licensed. You can ask your contractor directly, search online, or check with your local building inspector.
- Ask for a copy of their Certificate of Insurance to confirm they have Worker's Compensation Insurance and Commercial General Liability Insurance.

✓ | Reference Checks

- Ask your contractor for a list of former customers to see if they were satisfied with their work.
- Check online reviews from reputable websites (such as Better Business Bureau, National Association of Home Builders, or Consumer Reports), or get referrals from friends or relatives.

✓ | Quality

- Ask your contractor to see some examples of their work. Many contractors either have work in progress you can visit or former customers who will let you see past work.
- Confirm they offer a warranty.
- Make sure they'll be on-site during the project and will inspect any work performed by subcontractors.
- Make sure they'll be able to get proper permits and are familiar with local building codes.





Capabilities

- Ask your contractor to set up a meeting with you and any subcontractors before your project begins.
- Ask your contractor how long they've been working with their subcontractors and what experience they have.
- Ask how many other jobs they're currently working on to make sure they're able to keep your project on schedule.
- Make sure they will be able to provide you with a detailed cost estimate before starting any work.
 - Show your contractor a copy of the estimate from your Claims Representative and call us if you receive an estimate from your contractor that is higher. We're here to make sure you don't pay more than you need to.

If at any time during the process, you're interested in using the **Liberty Mutual Preferred Contractor Network**,¹ please contact your Claims Representative for more information.

This document is not intended to be a complete summary of Liberty Mutual's claims handling practices and standards, nor does it address all claims scenarios. The application of any information within this document will depend on specific facts, circumstances, policy language, and applicable law. Any failure to quote or refer to any specific policy provision in the body of this letter or otherwise is not a waiver of those provisions.

¹Not all services are available in all geographic locations. You are in no way obligated to use our Preferred Contractor Network.

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