



Subcontractor Default Insurance (SDI)

Powerful protection for the construction industry

Control. Continuity. Completion.

The risks faced by general contractors are always changing – unique to each project, and to each company.

The risk of subcontractor failure goes beyond the financial cost to complete the defaulted subcontractor's work. Schedule delays, diminished reputations, negative impacts to other subcontractors and suppliers, frustrated project teams, and management distraction are common consequences of subcontractor default.

If subcontractor default is among the concerns at the top of your list, SDI can help. SDI is a niche protection tool that offers general contractors financial security, while retaining the control over the solutions to complete the defaulted subcontractor's scope of work.

SDI provides an efficient solution to a complex situation, supporting successful project completion – projects on schedule and on budget.

A powerful safety net

SDI is different from a surety bond, but tackles the same goals: risk mitigation and project completion. By embedding SDI within surety underwriting, we leverage the collective power of construction underwriting specialists to offer a powerful safety net for general contractors, offering not just protection, but peace of mind.

Superior claims handling

Professional claim handlers with deep experience in construction disputes work together with general contractors from the moment a claim is submitted. You'll receive timely, consistent, and responsive service throughout the claims process.

Comprehensive risk solutions

With Liberty Mutual, you get an integrated bond and insurance program with a customer experience built on our foundation of financial strength and construction acumen.

SDI is just one part of a comprehensive suite of coverages created for general contractors: property, casualty, builder's risk, inland marine, SDI, surety bonds – or any combination. We put the full strength of our organization behind every project you take on.



Serving 47 contractors on the ENR Top 100¹



75th on the Fortune 500



\$1.5B+ LM Total construction²



100 years of construction experience³



"A" from A.M. Best Company; "A2" from Moody's; "A" from Standard & Poor's

¹ Reflective of Liberty Mutual core and specialty business data

² Includes core insurance lines and specialty construction business data

³ Based on Liberty Mutual internal data



Learn more

Contact your agent or broker for more information, or visit us online at libertymutualsurety.com or contact us at SDIHomeOffice@LibertyMutual.com.

Subcontractor Default Insurance is written through Liberty Surplus Insurance Corp, a surplus lines insurer, which is not licensed by the state (except for NH). Surplus lines insurers do not generally participate in state guaranty funds and insureds are not protected by such funds. Surplus lines coverage may only be obtained through duly licensed surplus lines brokers.

libertymutualsurety.com

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