Air Duct Cleaning Insurance

Specialty trades & services - coverage overview, limitations and how to get a quote



OVERVIEW

Duct cleaners face mold and contamination claims, damaged ductwork and dryer fire claims, so carriers ask about certifications, chemical treatments and dryer vent work.

WHAT'S COVERED

General liability
Bodily injury and property damage to others from your work.

Completed operations
Dryer fires or contamination claims after cleaning.

Contractors pollution
Mold and dust spread from cleaning work.

Workers compensation
Medical bills and lost wages when a crew member is hurt.

Equipment
Vacuum trucks, compressors and cameras.

Good to know
NADCA certification and before-and-after photos on every job help with pricing and claim defense.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Mold unless a pollution policy is added
- × Pre-existing duct damage

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- NADCA certifications
- Revenue by service
- Chemicals used
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/air-duct-cleaning/

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