Carpentry / Framing Insurance

Contractors & construction - coverage overview, limitations and how to get a quote



OVERVIEW

Carpentry ranges from finish trim to structural framing, and carriers price the two very differently based on height and structural responsibility.

WHAT'S COVERED

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

Completed operations
Structural or finish defects found after the job.

Tools and equipment
Saws, nailers, lifts and lumber on site.

Workers compensation
Medical bills and lost wages when your crew gets hurt.

Commercial auto
Trucks, vans and trailers used to get to jobs.

Good to know
Interior finish carpentry rates far lower than framing, so split your payroll accurately by the work your crews really do.

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:

× Your own faulty workmanship and often work on buildings over three stories or tract and condo projects.

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

- Split of finish vs. framing work
- Maximum building height
- Subcontractor certificates
- 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/carpentry-framing/

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