Concrete & Masonry Insurance

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



OVERVIEW

Concrete and masonry work carries cracking, settlement and collapse exposure, so carriers look at foundations, structural pours and how high you work.

WHAT'S COVERED

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

Completed operations
Settling, cracking and collapse found after the job.

Contractors equipment
Mixers, pumps, saws and scaffold.

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
Flatwork such as driveways and sidewalks usually prices better than foundations, tilt-up or structural pours.

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
- × Settlement and subsidence on many policies
- × Silica-related claims on some forms

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

- Revenue split by type of work
- Largest pour or job size
- List of equipment owned
- 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/concrete-and-masonry/

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