Demolition Insurance

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



OVERVIEW

Demolition is a high-hazard class, and carriers want to know whether you do interior or structural demo, building height and how you handle asbestos and debris.

WHAT'S COVERED

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

Neighboring property
Damage to adjoining buildings from collapse or vibration.

Contractors equipment
Excavators, breakers, skid steers.

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

Pollution liability
Asbestos, lead and debris releases.

Good to know
Interior selective demolition is far easier to place than structural demolition; implosion and blasting need specialty markets.

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:

- × Asbestos and lead claims unless you buy contractors pollution
- × Explosives or implosion on most policies

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 interior vs. structural
- Maximum building height
- Asbestos survey procedure
- 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/demolition/

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