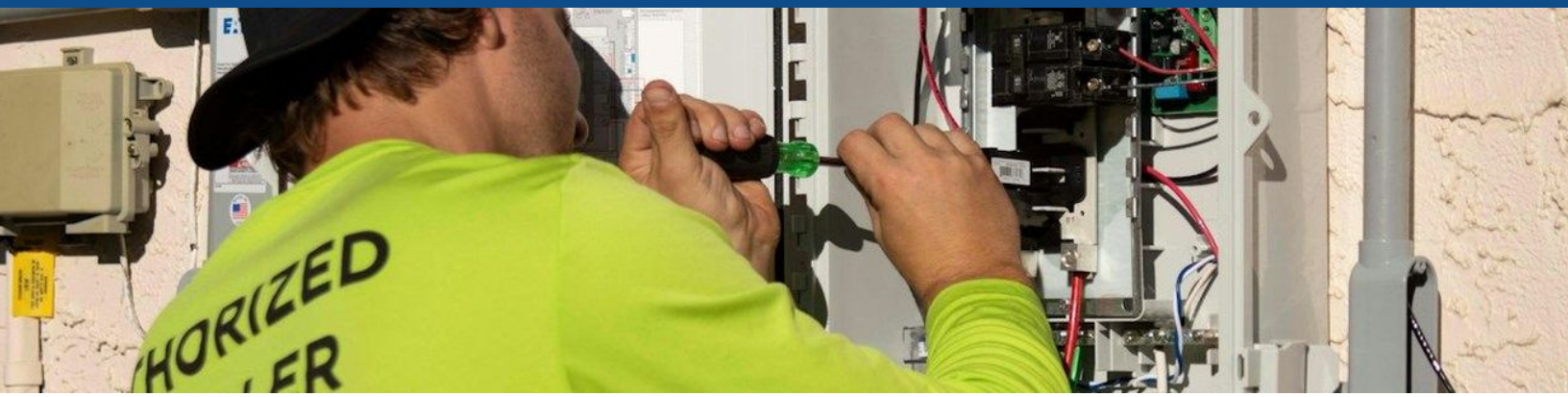
Electrical Insurance

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



OVERVIEW

Electrical work carries fire and electrocution exposure long after the job is done, so carriers look closely at licensing, voltage and the type of work you do.

WHAT'S COVERED

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

Completed operations
Fires and failures traced back to your installation.

Tools and equipment
Meters, benders, lifts and wire stock.

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
Residential service and low-voltage work usually price well; high-voltage, utility and industrial work narrow the market.

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
- × Often work on utility-owned lines
- × Aircraft or nuclear facilities

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

- Master electrician license
- Revenue split by type of work
- Maximum voltage worked on
- 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/electrical/

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