Excavation & Grading Insurance

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



OVERVIEW

Excavators face cave-ins, underground utility strikes and heavy equipment losses, so carriers focus on trench safety, depth and how you locate utilities.

WHAT'S COVERED

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

Underground damage
Utility lines and pipes struck while digging.

Contractors equipment
Excavators, dozers, loaders and attachments.

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

Commercial auto
Dump trucks, lowboys and equipment trailers.

Good to know
A documented 811 call-before-you-dig process and trench boxes for deep work are the first things underwriters ask about.

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
- × Pollution and contaminated soil unless endorsed
- × Blasting 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

- Equipment schedule with values
- Maximum dig depth
- Utility locate 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/excavation-and-grading/

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