Furniture Manufacturer Insurance

Manufacturing & products - coverage overview, limitations and how to get a quote



OVERVIEW

Furniture makers face fire risk from dust and finishing plus tip-over and collapse claims, and carriers look at your shop controls and product testing.

WHAT'S COVERED

Products liability
Tip-overs, collapses and injuries from furniture.

Property and stock
Building, lumber, foam and finished pieces.

Machinery
Saws, CNC routers and upholstery equipment.

Workers compensation
Shop injuries and lifting strains.

Transit
Furniture shipped to stores and customers.

Good to know
Meeting the federal STURDY tip-over standard and keeping test records is now a key question for clothing storage furniture.

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:

- × Products that do not meet federal tip-over or flammability rules on many policies
- × Damage from your own faulty work

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

- Product list and materials
- Tip-over and flammability testing
- Dust collection and spray booth details
- Machinery values

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/furniture-manufacturer/

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