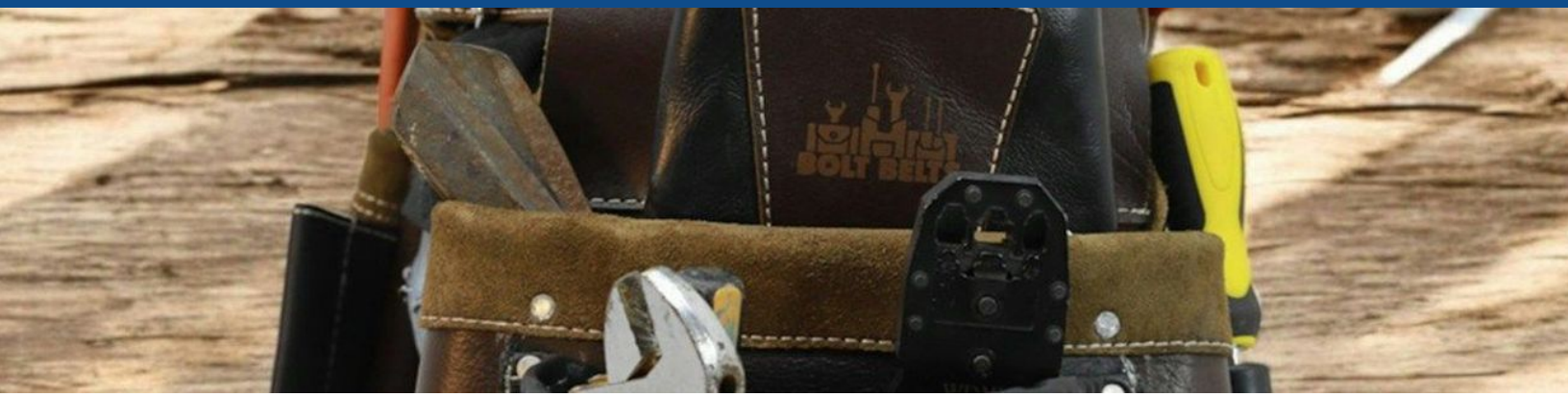
Handyman Insurance

Specialty trades & services - coverage overview, limitations and how to get a quote



OVERVIEW

Handyman work spans dozens of small jobs, so carriers focus on what you will not do – roofing, electrical, plumbing and structural work usually change the class.

WHAT'S COVERED

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

Completed operations
Damage or injury that shows up after a repair is finished.

Tools and equipment
Ladders, power tools and gear stolen from your truck or the job.

Workers compensation
Medical bills and lost wages when a crew member is hurt.

Commercial auto
Vans, trucks and trailers you drive to jobs.

Good to know
Keeping each job under a set dollar amount and avoiding roof, electrical panel and gas work keeps you in the cheaper handyman class.

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:

- × Work that requires a trade license you do not hold
- × Your own faulty workmanship on many 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

- List of services you perform and refuse
- Average and largest job size
- Trade licenses held
- 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/handyman/

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