HVAC Insurance

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



OVERVIEW

HVAC contractors face fire, carbon monoxide and refrigerant claims, so carriers ask about gas work, boilers and the share of service versus installation.

WHAT'S COVERED

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

Completed operations
Carbon monoxide or fire traced to a unit you installed.

Tools and equipment
Recovery machines, gauges and units in transit.

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 replacement work is widely written; boilers, process cooling and refrigeration for food storage 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
- × Mold on many policies
- × Spoilage of a customer's stock unless added by endorsement

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

- HVAC / mechanical license
- Revenue split service vs. install
- EPA 608 certifications
- 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/hvac/

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