Insulation Insurance

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



OVERVIEW

Insulation contractors face fire, chemical and respiratory exposures, so carriers ask about spray foam, attic work and removal of older materials.

WHAT'S COVERED

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

Completed operations
Off-gassing, fire or moisture claims after install.

Tools and equipment
Blowing machines, foam rigs and trailers.

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

Pollution liability
Spray foam and fiber releases into a home.

Good to know

Batt and blown fiberglass writes easily; spray polyurethane foam usually needs a specialty market and a pollution endorsement.

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:

- × Pollution and off-gassing from spray foam unless endorsed
- × Asbestos or vermiculite removal 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

- Insulation types installed
- SPF training certificates
- Spray rig details
- 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/insulation/

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