Metal Fabrication Insurance

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



OVERVIEW

Metal fabricators combine heavy machinery, hot work and products exposure, and carriers look at welding, installation work and what the steel goes into.

WHAT'S COVERED

Products liability
Claims from welds or structures that fail.

Installation work
Liability when you install your work on site.

Machinery
Press brakes, lasers, plasma tables and welders.

Workers compensation
Burns, cuts and lifting injuries in the shop.

Business income
Lost income after a fire or breakdown.

Good to know
Carriers price installation work much higher than shop-only work, so separate your field revenue clearly.

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:

- × The cost to redo your own faulty welding and
- × On many policies
- × Cranes or structural steel erected over set heights

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

- Machinery list and values
- Shop vs. field installation revenue
- Welding 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/metal-fabrication/

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