Paving & Asphalt Insurance

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



OVERVIEW

Paving contractors run heavy equipment on public roads and private lots, so carriers look at road versus parking-lot work, traffic control and hot materials.

WHAT'S COVERED

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

Completed operations
Trip-and-fall and drainage claims after the job.

Contractors equipment
Pavers, rollers, milling machines.

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

Commercial auto
Dump trucks, tack trucks and lowboys.

Good to know
Driveway and parking-lot work usually writes easier than highway or DOT work, which needs traffic-control plans and higher limits.

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
- × Pollution from tack and sealer runoff unless endorsed
- × Work on airport runways 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

- Revenue split by type of work
- Equipment schedule
- Traffic control plan
- 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/paving-and-asphalt/

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