Scaffolding Insurance

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



OVERVIEW

Scaffolding contractors are responsible for platforms other trades stand on, so carriers focus on erection practices, inspections and rental contracts.

WHAT'S COVERED

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

Third-party injuries
Other trades hurt by scaffold failure.

Contractors equipment
Frames, planks and hoists on rent or owned.

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
Carriers usually want a competent person on every erection crew and documented daily inspections before they quote.

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
- × Injuries from scaffold modified by others on many policies unless contracts shift that risk

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

- Maximum scaffold height
- Rental agreement and indemnity wording
- Inspection logs
- 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/scaffolding/

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