Septic Services Insurance

Specialty trades & services - coverage overview, limitations and how to get a quote



OVERVIEW

Septic contractors carry pollution, excavation and vacuum truck exposures, so carriers ask how you haul and dispose of waste and whether you install new systems.

WHAT'S COVERED

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

Contractors pollution
Sewage spills and contamination from your work.

Vacuum trucks
Pump trucks on the road and on customer property.

Workers compensation
Medical bills and lost wages when a crew member is hurt.

Equipment
Excavators, cameras and jetters.

Good to know
Most general liability forms exclude sewage spills, so carriers expect a contractors pollution policy, and documented disposal manifests help.

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 sewage releases unless a pollution policy is added
- × Underground damage on some 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

- Pump truck schedule
- Disposal site permits
- Septic installer license
- 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/septic-services/

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