Signs Insurance

Property & inland marine - coverage overview, limitations and how to get a quote



OVERVIEW

Sign coverage pays to repair or replace outdoor and lighted signs, which many property policies limit or exclude, and carriers ask about sign type, value and mounting.

WHAT'S COVERED

Exterior signs
Pylon, monument and building-mounted signs.

Neon and lighted signs
Electrical and neon signs, including tubes.

Wind and storm
Damage from wind, hail and falling objects.

Vandalism
Vandalism and vehicle strikes.

Interior signs
Signs inside the store or office.

Good to know
Standard property forms often cap outdoor signs at a small amount, so a separate schedule is usually needed for high-value signs.

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:

- × Wear and tear
- × Electrical failure without outside damage
- × Signs in storage or being installed

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

- List of signs and values
- Sign type and size
- Mounting (pole, wall, roof)
- Photos of each sign

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/signs/

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