Snow Plowing Insurance

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



OVERVIEW

Snow removal is a slip-and-fall business, and carriers focus on your contracts, salting logs and whether you take on liability for the lot after you leave.

WHAT'S COVERED

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

Slip and fall claims
Injuries on lots and walks you clear or treat.

Plow trucks and equipment
Trucks, plows, spreaders and loaders on the road and on site.

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

Damage to property
Curbs, lawns, light poles and cars hit while plowing.

Good to know
Documented service logs with times, weather and salt applied are the best defense against slip-and-fall claims and make carriers much more comfortable.

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:

- × Contracts where you take on all liability for the site
- × Plowing on government roads 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

- Snow contracts and service logs
- List of sites and lot sizes
- Plow vehicle schedule
- 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/snow-plowing/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).