Steel Erection Insurance

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



OVERVIEW

Steel erection is a high-hazard trade with fall, collapse and crane exposure, so carriers focus on building height, connecting work and crane control.

WHAT'S COVERED

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

Completed operations
Structural failures traced back to your work.

Contractors equipment
Cranes, welders and aerial lifts.

Workers compensation
Falls and struck-by injuries to ironworkers.

Umbrella / excess
Higher limits for large projects.

Good to know
Low-rise pre-engineered metal buildings usually rate better than high-rise structural steel, and union versus open-shop affects comp pricing.

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
- × Bridge and tower work on many policies
- × Crane operations unless disclosed

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 building height
- OSHA Subpart R compliance plan
- Crane schedule or rental agreements
- 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/steel-erection/

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