Waterproofing Insurance

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



OVERVIEW

Waterproofing claims often show up years later as leaks and mold, so carriers focus on the systems you install and how long your warranties run.

WHAT'S COVERED

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

Completed operations
Leaks and water damage after you leave.

Tools and equipment
Pumps, sprayers and injection rigs.

Workers compensation
Medical bills and lost wages when your crew gets hurt.

Pollution liability
Mold and chemical claims from your work.

Good to know

Residential basement waterproofing writes more easily than below-grade commercial or plaza deck work; mold coverage often needs a separate policy.

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
- × Mold and fungi on most general liability forms
- × Warranty promises beyond the policy

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

- Revenue split by type of work
- Sample warranty
- Products and manufacturers used
- 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/waterproofing/

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