# Welding & Fabrication Insurance

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



## OVERVIEW

Welding is hot work, and carriers focus on fire-watch procedures, where you weld (shop or field) and whether your work is structural or load-bearing.

## WHAT'S COVERED

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

### Hot work fires
Fires started by sparks or slag on job sites.

### Products and completed ops
Failure of welds, railings and fabricated parts.

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

### Equipment
Welders, plasma cutters and portable rigs.

### Good to know
A written hot-work permit and fire-watch program is often required, and structural or pressure-vessel welding narrows the market.

## 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 work and fabricated products
- × Hot-work fires where your fire-watch procedure was not followed 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

- Shop vs. field revenue split
- AWS or other certifications
- Hot-work procedures
- 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/welding-and-fabrication/**

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