

# HVAC CONTRACTOR Insurance



Coverage customized for you based on your particular business needs

As a skilled tradesman, securing a General Liability, Commercial Auto, and Property Insurance policy is essential in covering the unforeseen incidents that can occur on the job.

Call today to discuss your insurance needs

**(855) 773-1100**

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# Your Liability as an HVAC Contractor

You're already aware of the potential hazards of being an HVAC professional:

- Damage to customer's property
- Misunderstood instructions from the customer
- Slips, trips & falls
- Lost or stolen materials & tools
- Project delays
- Injuries to customers or employees

Many small business owners mistakenly believe that the incorporation process (Inc, LLC, etc.) completely separates their business from their personal assets. Unfortunately, any prosecuting attorney can easily attack your personal assets. HVAC liability insurance makes sure that you are covered no matter what type of legal entity you have chosen for your business.

There are other risks too. Expensive tools have a habit of getting lost, damaged or stolen – and, typically, at just the wrong time. What if you can't afford to replace them immediately? There could be costly delays to the job. But if your HVAC contractor's insurance includes tools and equipment coverage, your problems are solved.

And don't forget that if you have anybody working for you – even on a casual basis – you'll need worker's compensation insurance as part of your business insurance for HVAC.

Unfortunately for every business owner, the chances of getting sued have dramatically increased. A general liability insurance policy that is designed for H.V.A.C. contractors can prevent a legal suit from turning into a financial disaster by providing insurance protection in case your business is ever sued or held legally responsible for some injury or damage.

Your policy may include:

- Property damage coverage
- Bodily injury coverage
- Legal defense costs
- Contractual liability coverage
- Products liability coverage
- and more...

The image shows a sample ACORD Certificate of Liability Insurance form. The form is titled "CERTIFICATE OF LIABILITY INSURANCE" and includes the ACORD logo. It contains the following sections:

- THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT REPRESENT A CONTRACT. IT IS SUBJECT TO ALL THE TERMS, CONDITIONS AND COVERAGES OF THE POLICY IT REFERS TO.**
- IMPORTANT:** If the certificate holder is an additional insured, the certificate must be endorsed. If substitution is wanted, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).
- INSURED:** Expert Appliance Repair, 24 West St, Beverly Hills, CA 90212
- AGENT:** American Security National Insurance Company (AMN)
- COVERAGES:** A table listing various coverages such as General Liability, Products Liability, and Contractual Liability, with their respective limits.
- CERTIFICATE HOLDER:** Insured's Copy
- CANCELLATION:** SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

## How You Are Billed

In most cases, you will receive a bill directly from your insurance carrier for the following insurance policies:

- General Liability
- Commercial Auto
- Workers' Comp
- Property Insurance
- Fidelity Bond

The carrier will typically send an invoice four to six weeks after your coverage starts.