The Southern Agency
Insurance & Bonds

FINISH CARPENTRY AND TRIM

You work against finished walls and floors.

Cabinetry and trim go into rooms where a slipped tool can damage finished surfaces. Consider your portable tools and crew injuries alongside liability for damage to the customer's interior.

RISKS WORTH DISCUSSING

01 **Damage to existing finishes**

02 **Workmanship and rework claims**

03 **Falls from ladders and scaffolds**

Scan to get a quote today

Or call
800-777-1872

CARPENTRY AND FINISH TRIM CONTRACTOR INSURANCE

Coverage worth discussing

General liability
Helps with claims if your work damages a client's fixtures or workspace.

Workers compensation
Provides qualifying employee benefits for saw injuries or ladder falls.

Business owners policy
Combines liability and property coverage for your shop or storage areas.

Inland marine
Insured hand and power tools at sites or in accepted transit.

Commercial auto
Covers vehicles used to transport cabinetry and stock to job sites.

Umbrella liability
Adds limits above primary liability for covered injury or property claims.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 **Listen**
We review your operations, coverage and past claims.

02 **Assess**
We look at hazards and ways to reduce risk.

03 **Build**
We compare carriers, premiums and audit terms.

04 **Support**
We revisit coverage as your work changes.

SCAN TO
Read the full guide

800-777-1872
TheSouthernAgency.com