

## DECKS AND PATIOS

# A finished deck still carries workmanship risk.

Deck connections matter after the crew leaves. Review completed-work liability alongside crew injuries and project materials.

## RISKS WORTH DISCUSSING

- 01 Deck collapse and structural failure
- 02 Falls from elevated framing
- 03 Striking buried utilities



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# Coverage worth discussing



## General liability

Covered injury claims involving completed decks.



## Inland marine

May help replace saws and nailers after insured theft or jobsite damage.



## Builders risk

Covered loss to insured decks or patios under construction.



## Workers compensation

May provide benefits for crew injuries under applicable employment rules.



## Commercial auto

May help with covered accident claims involving trucks hauling materials.

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

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