The Southern Agency
Insurance & Bonds

HARDWOOD FLOORING OPERATIONS

Sanding dust can reach client belongings.

Describe dust containment and finish application when reviewing interior damage, crew injuries and sanding equipment.

RISKS WORTH DISCUSSING

01 Flammable finish and solvent vapors

02 Sanding dust damaging client property

03 Moisture-related installation failure

Scan to get a quote today

Or call
800-777-1872

HARDWOOD FLOORING CONTRACTOR INSURANCE

Coverage worth discussing

General liability
Covers finish overspray or interior damage.

Workers compensation
Covers employee injuries during sanding work.

Inland marine
Covers sanders and saws against theft.

Commercial auto
Covered road accidents while hauling flooring or tools.

Business owners policy
Combines liability and shop property coverage.

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

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TheSouthernAgency.com