

COMMERCIAL HVAC OPERATIONS

A dropped unit can damage the roof.

Commercial HVAC work may include engineering and heavy lifts. Discuss these duties alongside rigging and sheet metal.

RISKS WORTH DISCUSSING

- 01 **Dropped loads during crane lifts**
- 02 **Professional errors in system design**
- 03 **Technician falls from elevated work**



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Coverage worth discussing



General liability

Covers damage caused during installation.



Workers compensation

Covers injuries from rooftop rigging.



Inland marine

Covers rigging gear and units in transit.



Professional liability

Addresses claims from engineering errors.



Commercial auto

Covered road liability for unit-hauling vehicles.

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