

Electrical Contractor Insurance Guide

Electrical contractors are rated on the type of work they do: service calls, new construction, tenant improvements, and specialty work such as solar, battery or EV-charger installs. The work description on your policy needs to match what you really do. This guide explains the coverage electricians typically carry and what to have ready before a call with a licensed DANESURE advisor.

COMMON RISKS, IN PLAIN TERMS

- Faulty wiring causes a fire, sometimes traced to the work years later
- Solar, battery or EV-charger work that isn't described on the policy
- An employee is shocked, burned or falls
- A certificate is rejected because primary & non-contributory wording is missing
- Tools, testers and wire inventory stolen from a van

COVERAGE TO CONSIDER

Must-have

General liability, including completed operations

Pays if your work damages someone's property or injures someone. Completed operations covers claims that show up after the job is finished, which is when many defect claims arrive. Most contracts ask for proof of it.

Workers' compensation

Pays medical bills and lost wages if an employee is hurt on the job. Most states require it once you have employees, full-time or part-time. Helpers paid as 1099s who can't show their own coverage can be counted as your employees at audit. Apprentices and foremen need to be in the right class codes.

Commercial auto

Covers trucks, vans and trailers used for the business. A personal auto policy often won't pay a claim that happens while the vehicle is being used for work.

Likely needed

Tools & equipment (inland marine)

Covers your tools, testers and materials. General liability and auto don't cover your own tools and equipment.

Installation floater

Covers equipment and materials you are installing between delivery and owner acceptance.

As you grow

Professional liability (if you design systems)

If you design systems or do engineering yourself, this covers mistakes in the design.

Umbrella / excess liability

Extra limits on top of general liability and auto, often required once you take larger commercial jobs.

Many general contractors, owners and property managers require additional insured status, primary & non-contributory wording and a waiver of subrogation. A certificate only shows coverage; those protections exist only if the policy is endorsed for them.

THINGS TO THINK ABOUT BEFORE THE CALL

- [] Service calls vs. new construction vs. tenant improvements, and residential vs. commercial
- [] Any solar, battery, EV-charger, high-voltage or low-voltage work
- [] Whether you pull your own permits
- [] Whether you do any system design
- [] How many apprentices, journeymen and foremen you employ
- [] Which vehicles are used for the business, who drives them, and whether any are titled personally
- [] A rough value of your tools and equipment, including anything rented or leased
- [] Whether you hire subcontractors, and whether you collect their certificates of insurance
- [] Any contract or customer that has told you what insurance you must carry (send us that page if you have it)

WHAT WE'LL NEED TO QUOTE YOU

- Your business name, contractor license number(s) and years in the trade
- A short description of the work you do, and the residential vs. commercial split
- Estimated annual revenue and payroll, and what you pay subcontractors
- Your current declarations pages, if you have insurance today
- 3 to 5 years of loss runs (claims history), if you have had coverage
- A vehicle list (year, make, VIN) and a driver list
- An equipment list with approximate values

TALK TO A LICENSED ADVISOR

Call (623) 323-8385 (Monday to Friday, 8 AM to 5 PM MST), reply to our email, or book a time at danesure.com/book.

This guide online: <https://danesure.com/guides/electrical>

This guide is general information to help you prepare. It isn't a coverage recommendation, a quote, or a promise of coverage - what you need depends on your operations and each carrier's underwriting. A licensed DANESURE advisor will review your situation with you.

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