

# Electrician Insurance Coverage Guide

TDLR license classes, COI requirements, coverage gaps, and the rules most Texas electricians don't know until it's too late.

✓ INDEPENDENT AGENCY — MULTIPLE MARKETS    ✓ COI ISSUED SAME DAY    ✓ TDLR-VERSED UNDERWRITING    ✓ (210) 640-7050

## 1. COVERAGE REQUIREMENTS FOR TEXAS LICENSED ELECTRICIANS

|  |   |   |
|--|---|---|
| <p><b>REQUIRED BY CONTRACT</b></p> <p><b>General Liability</b><br/>                 Bodily injury &amp; property damage. Electrical is high-risk — carriers scrutinize work type closely.<br/> <b>Typical: \$1M / \$2M aggregate</b></p> | <p><b>REQUIRED BY LAW</b></p> <p><b>Workers' Compensation</b><br/>                 Texas non-subscriber, but most GCs require it from subs. Arc flash and electrocution exposures make WC essential.<br/> <b>Statutory + EL \$500K each</b></p> | <p><b>COMMON REQUIREMENT</b></p> <p><b>Commercial Auto</b><br/>                 Required if any vehicle carries tools to job sites. Personal auto doesn't cover commercial use.<br/> <b>\$1M CSL common on contracts</b></p>  |
| <p><b>OFTEN REQUIRED</b></p> <p><b>Tools &amp; Equipment</b><br/>                 Test equipment, wire pullers, conduit benders. Schedule high-value items or use a blanket floater.<br/> <b>Blanket or scheduled</b></p>                | <p><b>LARGER PROJECTS</b></p> <p><b>Umbrella / Excess</b><br/>                 \$1M–\$2M over primary. Required on commercial and public projects. Often in master sub agreements.<br/> <b>\$1M–\$2M over primary</b></p>                       | <p><b>SPECIALTY</b></p> <p><b>Pollution Liability</b><br/>                 Generator fuel, transformer oil, underground conduit work may trigger pollution exposure. Carriers vary.<br/> <b>Endorsement or standalone</b></p> |

## 2. TDLR LICENSE CLASSES (TEXAS)

| LICENSE                       | SCOPE  | RENEWAL        |
|-------------------------------|--|----------------|
| <b>Master Electrician</b>     | Required to pull permits. Supervises all electrical work on a project. | 1 yr / 8 hr CE |
| <b>Journeyman Electrician</b> | Works under a Master. Cannot pull permits independently.               | 1 yr           |
| <b>Residential Wireman</b>    | Residential only. Cannot work on commercial projects.                  | 1 yr           |
| <b>Electrical Contractor</b>  | Business entity. Requires qualifying Master. GL + WC required.         | 1 yr           |
| <b>Apprentice</b>             | Must work under a licensed Journeyman or Master at all times.          | 1 yr           |

Source: TDLR — Texas Occupations Code, Ch. 1305. Verify at [tdlr.texas.gov/electricians](http://tdlr.texas.gov/electricians)

## 4. WHAT TO HAVE READY FOR A FAST QUOTE

|                                     |   |
|-------------------------------------|---|
| → TDLR license number and class     | → Annual revenue & projected payroll                |
| → Employees + licensed sub count    | → Work split: residential / commercial / industrial |
| → 3–5 year loss runs (if available) | → Vehicle count + driver list                       |
| → COI requirements from GC          | → Largest single contract value                     |

## 3. COVERAGE GAPS THAT COST ELECTRICIANS MONEY

|   |  |
|---|--|
| ⚠ <b>Unlicensed sub exclusion</b>       | — If your sub isn't TDLR-licensed, your GL may deny the claim outright.                                  |
| ⚠ <b>Personal auto on service calls</b> | — Tools in your personal truck aren't covered without hired/non-owned auto endorsement.                  |
| ⚠ <b>Completed operations too short</b> | — Faulty wiring claims come years later. Carry completed ops for the full statute of limitations.        |
| ⚠ <b>No per-project aggregate</b>       | — One large fire claim can wipe your annual GL aggregate.  |
| ⚠ <b>Tools unsecured overnight</b>      | — Most inland marine policies require locked vehicle or secured storage. Unsecured tools = denied claim. |

## 5. TEXAS-SPECIFIC RULES ELECTRICIANS MUST KNOW

- ✓ All electrical work must be performed by or under direct supervision of a **TDLR-licensed electrician.**
- ✓ Permits must be pulled by **Master Electrician or Electrical Contractor** — not a Journeyman.
- ✓ Performing electrical work without a **Class A** TDLR license is a **Class A misdemeanor** and voids insurance coverage.
- ✓ Texas **NEC 2020.** Verify local jurisdiction adoptions — Houston and Austin may differ.
- ✓ Workers' comp is optional under Texas law but most commercial GCs **require proof before awarding sub contracts.**

## 6. AUTHORITATIVE INDUSTRY & REGULATORY RESOURCES

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| <p><b>TDLR — Electricians</b><br/>                 License lookup, renewal, CE requirements for Texas electricians.<br/> <b><a href="http://tdlr.texas.gov/electricians">tdlr.texas.gov/electricians</a></b></p> | <p><b>NECA Texas</b><br/>                 National Electrical Contractors Association — contract standards, labor agreements, safety.<br/> <b><a href="http://necanet.org">necanet.org</a></b></p> | <p><b>IBEW</b><br/>                 International Brotherhood of Electrical Workers — training and apprenticeship programs.<br/> <b><a href="http://ibew.org">ibew.org</a></b></p> |
|--|--|--|

|                             |                         |                         |
|-----------------------------|-------------------------|-------------------------|
| <p><b>NFPA 70 / NEC</b></p> | <p><b>Texas TDI</b></p> | <p><b>IEC Texas</b></p> |
|-----------------------------|-------------------------|-------------------------|

National Electrical Code — the standard adopted by Texas. Current edition: NEC 2020.

[nfpa.org/NEC](https://www.nfpa.org/NEC)

Texas Dept. of Insurance — verify carrier licensing and coverage requirements.

[tdi.texas.gov](https://tdi.texas.gov)

Independent Electrical Contractors — merit shop training and contractor resources.

[iectexas.com](https://iectexas.com)

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