

Landscaping Program

Rake up new business

Property and liability coverage available on monoline or package basis for landscape gardening, lawn care services, and sprinkler installation and maintenance as primary operations. Including incidental tree trimming services (less than 15% of total sales). Not intended for landscape architects who do not perform the work or subcontract all of the work.

Program features

CGL

Coverage available:

- Primary limits up to \$3,000,000 occurrence/\$5,000,000 aggregate
- Network security
- Excess or umbrella limits up to \$25,000,000
- Errors and omissions coverage part — policy limits
- Included coverages:
 - Medical payments coverage — \$5,000 limit
 - Pesticide/herbicide applicator coverage — policy limits
 - In-transit pollution coverage — \$25,000 occurrence/\$100,000 aggregate
 - Lost key coverage — \$25,000 limit
 - Property damage extension (care, custody, control) — \$5,000 occurrence/\$25,000 aggregate is included; higher limits are available

Minimum \$500 deductible required.

Loss prevention brochure available.

Property

Coverage available:

- Building
- Business personal property
- Business income
- Basic, broad or special form
- Replacement cost or actual cash value
- Accounts receivable
- Computer equipment
- Contractors equipment
- Equipment breakdown
- Outside signs
- Valuable papers

Crime

Coverage available:

- Inside the premises — theft of money and securities
- Inside the premises — robbery or safe burglary of other property
- Outside the premises



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