



# Lawn Care Services Product

This product offers coverage to a specific segment of the lawn care service industry – the small owner operator.



## The HIT ZONE – *Our highest hit ratio*

GENERAL LIABILITY - Up to 3 workers

- Ⓜ Risks whose primary operations are mowing, raking/blowing leaves, planting, gardening, and mulching.
- Ⓜ No losses/claims incurred in the past three years

CONTRACTOR'S EQUIPMENT

- Ⓜ Scheduled contractor's equipment with values up to \$50,000 per item
- Ⓜ Up to a \$150,000 schedule of equipment per policy

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

### GENERAL LIABILITY

- ▶ Up to \$500,000 in annual sales
- ▶ Up to 10 workers
- ▶ No more than two losses or claims per coverage part (excluding closed without payment) incurred in the past three years

### CONTRACTOR'S EQUIPMENT

- ▶ Risks that have had one prior loss under \$5,000

## PRODUCT ADVANTAGES

- ▶ Wind coverage included on all locations
- ▶ All Risk Inland Marine policy with or without theft coverage
- ▶ Non-auditable exposure basis
- ▶ Miscellaneous tools & equipment written on a blanket basis
- ▶ Coverage for independent contractors available
- ▶ Flat premium for rented/leased equipment at \$10,000 or \$20,000 limits
- ▶ Can be written as monoline General Liability or as a Package with Contractors Equipment
- ▶ No liability deductible
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ A.M. Best rated A++ carrier

## AVAILABLE LIMITS

### GENERAL LIABILITY

- ▶ \$1,000,000 Occurrence/\$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella coverage

### CONTRACTOR'S EQUIPMENT

- ▶ Schedules up to \$150,000
- ▶ \$50,000 limit per individual piece of equipment
- ▶ \$15,000 limit on miscellaneous tools & equipment
- ▶ \$10,000 or \$20,000 automatic rental coverage

## SUBMISSION REQUIREMENTS

- ▶ Our Lawn Care Product Application (LCA) or prefilled application completed and signed by the owner or officer of the company and returned to us within 21 days of binding



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## INELIGIBLE RISKS

### GENERAL LIABILITY

- ▶ Risks involved in snow removal operations
- ▶ Risks involved in swimming pool or pond installation or maintenance
- ▶ Risks involved in sprinkler installation
- ▶ Any operations, past or present, involving construction of apartments, townhouses, or tract homes
- ▶ Any operations involving painting, carpentry, plumbing or other "handyman" operation
- ▶ Any stump grinding
- ▶ Risks involved in debris removal
- ▶ Any erosion control operations
- ▶ Any exterior operations in excess of one story, such as tree trimming and gutter cleaning
- ▶ Risks with bankruptcies, tax or credit liens in the past 5 years

### CONTRACTOR'S EQUIPMENT

- ▶ Risks that do not have at least three years experience
- ▶ Risks that have been cancelled or non-renewed for this type of coverage (including for non-payment) in the past three years
- ▶ Two or more losses or one equipment loss in excess of \$5,000
- ▶ Equipment leased, loaned or rented to others
- ▶ Equipment licensed for over-the-road use
- ▶ Coverage for employee tools and clothing
- ▶ Miscellaneous tools coverage only
- ▶ Blanket coverage – except miscellaneous tools & equipment
- ▶ Risks where the applicant or majority partner has filed for bankruptcy within the past five years

## SUBMISSION REQUIREMENTS

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
  - Our completed & signed application that accompanies this quote; or
  - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
  - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
  - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.