

WELL-MANICURED COVERAGE FOR YOUR LAWN MAINTENANCE CLIENTS.



LAWN MAINTENANCE SERVICES AND LANDSCAPING

Classify businesses that provide lawn care or maintenance services only (e.g., mowing, trimming, weeding) as Lawn Maintenance Services. **Our separate Lawn Maintenance class allows you to offer lower rates compared to the Landscaping class to reflect lower exposures.**

Landscape design and land beautification, which includes creating/installing mulch beds, planting shrubs and trees and hardscaping services, should be classified as Landscaping.

ELIGIBLE CLASS CODES

46321	Lawn Maintenance Services
18021	Landscaping

SPECTRUM® BOP

Target Payroll

- \$1.25M per policy

WORKERS' COMPENSATION

Target Payroll

- \$1.25M per policy

BUSINESS AUTO

- Subject to the payroll above when supported by a BOP and/or workers' comp policy

Get more details on our construction solutions [here](#).



WHAT GOOD LOOKS LIKE

- Planting, trimming and maintaining the landscape with trees, shrubs, flowers or grass for residential or commercial clientele
- Includes lawn care services such as mowing, weeding and blowing



OUT OF APPETITE

- Highway/roadway/median work sites
- Tree removal services (other than small ornamental trees and/or shrubs removed in conjunction with landscaping work)
- Snow (ice removal services < 50% of operations)¹
- Stump grinding

WE'RE YOUR TOTAL ACCOUNT SOLUTION FOR LAWN MAINTENANCE SERVICES AND LANDSCAPING

WORKERS' COMPENSATION

Generous Policy Features

- Broad Form endorsement included
- Extended Broad Form endorsement
- Payroll Billing Option
 - » Offers cash flow benefits
 - » Ideal for businesses with seasonal help

BUSINESS AUTO

Broad Form endorsement for:

- Loan Lease Gap coverage
- Waiver of Subrogation
- Waiver of Glass Repair Deductible and more!

E&S ADVANTAGE

Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market.

EVERYTHING YOU NEED TO DO IS FASTER AND EASIER WITH US

ICON BRIDGE

Quote ALL LINES fast

DIGITAL SERVICE

- All policy changes are available online
- Workers' comp changes are processed in real time
- Certificates of Insurance and other service requests processed in real time
- 24/7 access

WATCH YOUR LAWN MAINTENANCE AND LANDSCAPING BUSINESS GROW.
Quote us today.



Property
Liability
Workers' Comp
Business Auto

¹ Coverage for eligible operations available by endorsement

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