



Coverage and support dedicated to helping you flourish.

A leading choice for landscapers for more than 20 years.

Running a landscaping business has challenges. Keeping it growing is key. It helps to have an insurance company that understands your work and responds when you need them. That's just what you'll find with us.

Our Program Business is focused on the long-term health of your landscaping business, no matter its size or complexity. At the core are a dedicated risk engineering team, underwriters and claims experts focused on your industry.

Program Advantages

- **Customized program** – designed for businesses that perform landscaping or lawn care services
- **Risk engineering information** – to help you reduce losses at your operations
- **Flexible payment plans** – to help you manage your cash flow
- **Peace of mind** – you can depend on The Hartford
 - » 200+ years of experience delivering on our promises to pay claims (since 1810)
 - » Approximately 1 million businesses have selected us to protect their livelihood

Broad Coverage

Customized coverage for landscapers:

- **Workmanship error (optional)** – to repair or replace trees, lawns, plants and shrubs accidentally damaged or destroyed by your work
- **Off-premises property coverage** – helps protect your business with coverage extensions and specialized industry additional coverage options such as installation property, contractors tools and equipment and miscellaneous unnamed premises
- **Herbicide and pesticide application (optional)** – for bodily injury and property damage caused by pesticide and herbicide application away from premises that you own or rent
- **Auto pollution liability (optional)** – for all covered autos

General Liability

This program helps protect against injuries to others that occur at your business, as well as:

- **Automatic coverage for additional insureds** – when required by written contract or agreement
- **Automatic primary and noncontributory additional insured status** – we'll quickly respond to claims from others on your job site when required by written contract or agreement
- **Waiver of subrogation** – when an insured waives their rights of recovery in a contract, agreement or permit that was executed prior to the injury or damage. This can help with long-term partnerships.

Commercial Automobile

Covers your business's automobiles and provides additional coverages, such as:

- **Automatic additional insureds** – when required in written contract or agreement
- **Up to \$100,000 in physical damage coverage** – for hired or borrowed automobiles

Property

Our program goes far beyond typical property insurance with additional coverages, such as:

- Coverage for property stored at unnamed premises
- Optional business interruption and extra expense coverage helps protect income if your business is shut down due to a covered cause of loss

Valuable Services

Risk Engineering

Helps enhance safety and reduce losses at your operation. We offer risk management information on a variety of topics, including customer contracts, slips and falls, equipment maintenance, and more. Visit [TheHartford.com/loss-control](https://www.TheHartford.com/loss-control) for further details.

Claims

With our 24/7 online claims reporting, you can report a claim as soon as it happens and get help quickly and efficiently.

Flexible Direct Billing

Our direct billing program or electronic funds transfer option lets you choose the payment plan right for your business. Some optional plans* include, but are not limited to:

- **10-payment plan** – with 25% down and nine equal installments
- **4-payment plan** – with 50% down and three equal installments



For a quote, email us at mmprograms@thehartford.com
or visit [TheHartford.com/programs](https://www.TheHartford.com/programs)



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of February 2026.

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