

# IrrigationPro

Specialty Business Insurance for contractors in lawn, golf course and crop irrigation

## IrrigationPro Specialty Insurance for for contractors in lawn, golf course and crop irrigation

IrrigationPro is a specialty insurance program designed specifically for contractors providing irrigation and pesticide application for lawns, crops, and golf courses. Managed under NIP's popular SitePro program, IrrigationPro is one of the most comprehensive insurance solutions available for commercial irrigation contractors within the continental United States. IrrigationPro offers competitive pricing for businesses of all sizes, from small contractors (with minimum premiums as low as \$5,000) to larger operations. We provide your clients with the coverage they need, at a price they'll appreciate!

### Eligible Exposures

- ▶ Sprinkler and Irrigation Installation and Repair
- ▶ Pesticide Applicators (non-aerial)
- ▶ Excavation
- ▶ Site Preparation
- ▶ Land Improvement and Grading

### Ineligible Exposures

- ▶ One-Person Operations
- ▶ Accounts subcontracting more than 40% of their work
- ▶ Accounts performing work as a General Contractor or Paper Contractor
- ▶ Environmental remediation/abatement contractors
- ▶ NYC 5 Boroughs

### Coverage Options

- ▶ **General Liability** - Premises and Operations (limits up to \$1M per occurrence/\$2M aggregate, \$2M products/completed operations aggregate)
- ▶ **Auto Liability & Physical Damage** (\$1M combined single limit)
- ▶ **Property** (limits up to \$3M total insured value)
- ▶ **Inland Marine** (limits up to \$3M)
- ▶ **Umbrella Liability**
- ▶ **Workers' Compensation** (Statutory Limits)

### Available Coverage Enhancements

- ▶ Blanket additional insured
- ▶ Per-project aggregate
- ▶ Blanket waiver of rights
- ▶ Employee benefits liability
- ▶ Limited jobsite pollution liability
- ▶ Employment Practices Liability Insurance (EPLI)



## PROGRAM HIGHLIGHTS

- ▶ Industry experts for risk control guidance and proper valuation of your client's operations, property and equipment
- ▶ ISO-Based Program
- ▶ Carrier Rated "A" (Excellent, Company Size IX) by A.M. Best
- ▶ Currently write in all states, except AK, CO, HI, ID, MT, and ND
- ▶ Accounts rated off payroll (and sub costs, where applicable)
- ▶ Minimum Premium – \$5,000 (General Liability)
- ▶ Competitive Rates
- ▶ Superior Customer Service and Expert Claims Handling
- ▶ Flexible Payment Plans

## Submission Requirements

- ▶ ACORD Application for All Lines Requiring Quote
- ▶ NIP Programs IrrigationPro Supplemental Questionnaire (Package and/or Workers' Comp)
- ▶ Complete description of operations (include brochures or website addresses, when available)
- ▶ Five year currently-valued hard copy loss history from current insurance carrier
  - Incurred 5-Year Loss Ratios Less Than 40%
- ▶ Workers' Compensation
  - Description of safety initiatives, hiring practices, return-to-work and drug testing programs
  - Experience Modification Worksheet and 3 - 5 year history, if available (helps to speed processing)

## About NIP Programs

Based in New Jersey, NIP Programs develops and manages business insurance programs underwritten by major insurers for industries with specialized needs in both insurance and risk management. We use our deep industry knowledge to develop unique underwriting, loss control and claims service models, valued by both clients and insurers alike. With the expertise gained from more than 20 years of successful program management, and backed by the strength of the nation's largest, top-rated markets, NIP Programs provides both brokers and insureds with high-value, custom-tailored coverage and stability through all market cycles.

To learn more about **IrrigationPro** or to obtain a free quote, visit us at [www.nipgroup.com/programs/irrigationpro](http://www.nipgroup.com/programs/irrigationpro). Need more info? Contact us via phone at **(800) 446-7647 x249**, or email us at [niprosub@nipgroup.com](mailto:niprosub@nipgroup.com).

NOTE: This document is for informational purposes only. Only a policy can provide the actual coverages, conditions, exclusions, premiums, and deductibles. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy.

