

LawnCarePro™

Overview

LawnCarePro™ is structured to meet the unique risks faced by applicators of lawn and tree pesticides; herbicides; and fertilizers. With the broadest portfolio of specialized coverages, LawnCarePro fills gaps left by other insurance programs.

Eligible Exposures

- ▶ Classes with 50% (or greater) application of lawn and tree pesticides, fertilizers, and herbicides

Lines of Business

- ▶ General Liability (\$1M per occurrence/\$2M aggregate)
- ▶ Business Auto Liability (\$1M combined single limit)
- ▶ Property
- ▶ Inland Marine
- ▶ Umbrella Liability
- ▶ Crime
- ▶ Workers' Compensation (Statutory Limits)

Special Coverages

- ▶ Workmanship Error Endorsement
- ▶ Pesticide or Herbicide Applicator Coverage
- ▶ Limited Pollution Liability Extension Endorsement

Minimum Premium

- ▶ \$5,000 GL

Pricing Program

- ▶ Guaranteed Cost

3-Year Loss Runs

- ▶ 4-year loss ratio less than 40%

Submission Requirements

- ▶ ACORD Applications (125, 126 and all other lines requiring quote)
- ▶ Sprayers and Applicators Supplemental Questionnaire
- ▶ Complete description of operations (include brochures and/or website links when available)
- ▶ Four years of company-generated currently-values loss runs
- ▶ Current list of drivers and MVRs
- ▶ Material Safety Data Sheets (MSDS) for chemicals applied, other than Over-the-Counter chemicals



PROGRAM HIGHLIGHTS

- ▶ A.M. Best "A Rated" Admitted Carrier
- ▶ Competitive Rates
- ▶ Exceptional Customer Service
- ▶ **Green Industry experts** for risk control guidance and proper valuation of your client's operations, property and equipment

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 **LawnCarePro™** or to obtain a free quote, please visit us at www.nipgroup.com/programs. Still need more info? Contact us via phone at **(800) 446-7647 x249**, or email us at 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.

MEMBER
AN&LA
AMERICAN NURSERY &
LANDSCAPE ASSOCIATION