

LightScapePro™

Specialty Business Insurance for Outdoor Lighting System Design and Installation

LightScapePro™ Specialty Insurance for outdoor lighting contractors

LightScapePro is a program designed specifically for contractors who work with lighting systems. This comprehensive program is structured to meet the unique risks faced by low voltage outdoor lighting system design and installation risks with the broadest coverage portfolio and specialized coverages that fill gaps left by other programs. The program 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

- ▶ 25% or more indoor plant maintenance or indoor landscape
- ▶ Installation/construction including living wall features and rooftop landscapes/green roofs

Eligible States

- ▶ Program is admitted in all states and can currently be written in 44 states (Exceptions: AK, HI, ID, ND, MT, CO and NYC 5 Boroughs)

Minimum Premium

- ▶ \$5,000 GL

Pricing Program

- ▶ Guaranteed Cost

3 Year Loss Runs

- ▶ 4 year loss ratio less than 40%

Coverage Options

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

Available Coverage Enhancements

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



PROGRAM HIGHLIGHTS

- ▶ Industry experts for risk control guidance and proper valuation of your client's operations, property and equipment
- ▶ Carrier Rated "A" (Excellent) by A.M. Best
- ▶ Minimum Premium – \$5,000 (General Liability)
- ▶ Competitive Rates
- ▶ Superior Customer Service and Expert Claims Handling
- ▶ Flexible Payment Plans
- ▶ Competitive Commissions
- ▶ Admitted in All States and Written in 44 States

Submission Requirements

- ▶ ACORD Application (125 & 130)
- ▶ NIP Programs LightScapePro Supplemental Questionnaire (Package and/or Workers' Comp)
- ▶ Complete description of operations (include brochures or website addresses, when available)
- ▶ Four years of company generated currently valued loss runs
 - Incurred 4-Year Loss Ratios Less Than 40%
- ▶ Current driver list and MVRs
- ▶ 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 **LightScapePro** or to obtain a free quote, visit us at www.nipgroup.com/programs/lightscapepro. Need more info? Contact us via phone at **(800) 446-7647 x249**, or email us at niprosub@nipgroup.com.

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