



http://www.gorisc.com



## PROGRAM OVERVIEW Landscape Contractors Program

These risks will be involved in several facets of the “Green Industry”, including lawn care maintenance, landscape contracting and installation, design/build, maintenance and service of sprinkler systems, interior landscape, nursery operations and snow removal. Coverage is available for General Liability and Umbrella.

### **ELIGIBLE OPERATIONS**

60 % or more of the ratable payroll or sales exposure for Commercial General Liability must be derived either

singly or in combination from:

- Landscape contracting
- Selling plants, trees, shrubs, or sod
- Growing plants, trees, shrubs or sod
- Lawn care operations including risks involved in the application of herbicide/pesticide/fertilizers
- Installation of underground lawn sprinkler systems
- Selling garden supplies
- Interiorscape contracting
- Tree/shrub pruning, spraying/dusting, repairing, trimming, removal (including stump removal) or fumigating

### **REFERRAL REQUIRED FOR THE FOLLOWING OPERATIONS:**

- Any risk with more than 40% of their operations involved in chemical application
- Any risk involved in utility line clearance/maintenance work

### **ELIGIBLE CLASSIFICATIONS**

GL CODE	GL CLASSIFICATION
97047	Landscape Gardening
99777	Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating
97050	Lawn Care Services
15699	Nursery-Garden
18437	Stores-NOC-No Food or Drink
12841	Florists

### **INELIGIBLE OPERATIONS**

- Snow removal operations exceeding 20% of total receipts
- Equipment rental or leasing to others exceeding 10% of total receipts
- Installation of automatic sprinkler systems for indoor use
- Installation of plumbing systems outside of the scope of use for exterior landscaping eligible above
- Agricultural crop and aircraft spraying of any kind
- Logging
- Utility line clearance work is not acceptable when it exceeds 50% of the total operations

**GENERAL LIABILITY**

- \$1,000,000 Per Occurrence
- \$2,000,000 Aggregate
- \$2,000,000 Products/Completed Ops Aggregate\*
- \$100,000 Fire Damage Legal Liability
- \$1,000, \$2,500, \$5,000, or \$10,000 PD Deductible, Per Occurrence

*\*Limits may vary by state. Contact your underwriter for specifics.*

**UMBRELLA**

Up to \$25,000,000 available; submit completed Acord Umbrella application for quote. (Not available on a stand-alone basis.)

**Underlying Requirements**

- A.M. Best rating A-VII or higher
- Minimum underlying limit requirements:
  - GL: \$1,000,000/\$1,000,000/\$1,000,000; \$1,000,000/\$2,000,000/\$2,000,000 preferred
  - AL: \$1,000,000 CSL
  - EL: \$500,000/\$500,000/\$500,000

**SUBMISSION REQUIREMENTS**

- Acord Application
- Supplemental Application signed by Insured and Agent
- Loss runs – 5 years currently valued and details of losses over \$10,000
- Expiring declarations page and rating worksheet pages
- Two years of prior job lists and/or certificate holder list
- 5 years premium, payroll, receipts