

ARBORIST AND LANDSCAPER INSURANCE PROGRAM



FOR ALL THE THINGS YOU CARE FOR, OUR ARBORIST AND LANDSCAPER COVERAGE WILL TAKE CARE OF YOU.

WE'VE BEEN
SERVICING
ARBORISTS AND
LANDSCAPERS
FOR MORE THAN
20 YEARS.

Running an arborist and/or 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 us. That's just what you'll find with The Hartford.

The value of dedicated experts.

Every resource we offer is dedicated to keeping the long-term health of your arborist/landscaping business thriving. At the core are a dedicated risk engineering team, underwriters and claims experts focused on your industry. That's why our Arborist and Landscaper Insurance Program has been a leading choice for more than two decades.

PROGRAM ADVANTAGES

- **Customized program** – designed for businesses that perform tree care, 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 The Hartford to protect their livelihood

BROAD COVERAGE

Customized coverage for arborists and landscapers:

- **Workmanship error (optional)** – to repair or replace trees, lawns, plants and shrubs accidentally damaged or destroyed by your work

Prepare. Protect. Prevail.®

continued



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- **Tools and equipment (optional)** – protects your inland marine equipment, such as chainsaws, chippers and cranes, from fire, theft or other covered causes of loss
- **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 protects 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 protects income if your business is shut down due to a covered cause of loss

UMBRELLA

The Hartford's umbrella coverage begins where our primary coverage ends and provides an added layer of liability protection for peace of mind.

VALUABLE SERVICES

Risk Engineering

Helps enhance safety and reduce losses at your operation. The Hartford offers risk management information on a variety of topics, including customer contracts, slips and falls, equipment maintenance, and more. Visit thehartford.com/riskengineering for further details.

Claims

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

Flexible Direct Billing

The Hartford's 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 percent down and nine equal installments
- **4-payment plan** – with 50 percent down and three equal installments

Call your local agent from The Hartford today for a quote on our Arborist and Landscaper Insurance Program. You can also visit us at thehartford.com/programs.



Business Insurance
Employee Benefits
Auto
Home

* Subject to an administrative fee which may vary by state. The Arborist Contractors Insurance Program is available in all states except Alaska and Hawaii.

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 Financial Services 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 November 2016.

In Texas, the insurance is underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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