



THE UNIQUE RISKS ARBORISTS AND LANDSCAPERS FACE ARE WHAT OUR SPECIALTY COVERAGES PROTECT BEST.

Running an arborist and/or landscaping business has unique challenges. It helps to have an insurance company that responds with tailored solutions – and the expertise of a dedicated risk engineering team, underwriters and claims experts who get to the root of arborists' and landscapers' needs.

Expect it from The Hartford.

1 GENERAL LIABILITY

This coverage protects against injuries and property damage the insured is legally obligated to pay.

2 AUTO

Covers business autos and provides additional coverages, like protection for borrowed vehicles.

3 INLAND MARINE

Protects tools and equipment (such as chainsaws, chippers and cranes) from fire, theft and other covered risks.

4 PROPERTY

Goes far beyond typical property insurance to protect against business interruption and other risks.

5 UMBRELLA

Begins where our primary coverage ends to provide an added layer of liability protection.

OPTIONAL COVERAGES

Workmanship error

For repair or replacement of trees, lawns, plants and shrubs accidentally damaged or destroyed by your work.

Tools and equipment

Property Extension: Increase limits and coverages (like theft) with this specially created form for contractors.

Herbicide and pesticide application

For bodily injury and property damage caused by off-premises use of pesticides and herbicides.

To learn more about The Hartford's Arborist and Landscaper Insurance Program, visit us [online](#).

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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