

# CAPSPECIALTY LANDSCAPE, TREE AND LAWN CARE CONTRACTOR LIABILITY

Outdoor contractors require coverage tailored to the work they perform and CapSpecialty has created an insurance product to fit just that. This industry-focused product includes a simplified application that offers General Liability, Inland Marine and Excess to meet a broad range of needs from pesticide and herbicide limited pollution coverage to rental reimbursement coverage.

## PRODUCT HIGHLIGHTS

### *General Liability Coverage*

- Pesticide and Herbicide limited pollution coverage
- Transportation pollution coverage sub-limits
- Damage to property of others sub-limits (“CCC buy-back”) for tree service contractors
- “Blanket” additional insureds as required by contract
- “Blanket” waiver of transfer of rights or recovery
- Primary and non-contributory coverage for additional insureds
- Completed operations coverage for additional insureds (blanket available)
- Per project general aggregate limit (blanket available)
- Employee benefits liability coverage
- “Stop Gap” employers liability coverage

### *Inland Marine*

- Contractor’s tools and equipment
- Scheduled and unscheduled items can be covered
- Rental reimbursement coverage

## TARGET RISKS

- Landscape construction and plantings
- Tree trimming, tree and shrub care services
- Lawn care
- Tree removal
- Stump grinding
- Hardscape construction and stonework
- Outdoor water feature construction
- Landscape lighting installation and maintenance
- Landscape irrigation installation and maintenance
- Additional classes include:
  - Nurseries and garden centers
  - Snow and ice removal
  - Swimming pool servicing
  - Hardscaping (e.g. paving and masonry)

**SEND SUBMISSIONS TO**  
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