

CAPSPECIALTY LANDSCAPE, TREE AND LAWN CARE CONTRACTOR LIABILITY

Landscape, tree and lawn care contractors require non-standard coverage, 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 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
GAUnderwriting@CapSpecialty.com