

GrowPro[®] Program Overview

Program Guidelines

- **Class Eligibility:** Greenhouse Growers, Nursery Growers, Independent Garden Centers, and Hybrids
- **Coverage Options:**
 - **General Liability (Premises and Operations)** (limits up to \$1M per occurrence/\$2M aggregate)
 - **Auto Liability** (limits up to \$1M per occurrence/\$2M aggregate)
 - **Property, including Equipment Breakdown** (limits up to \$15M per location)
 - **Product Liability** (limits up to \$2M)
 - **Umbrella Liability** (limits up to \$15M)
 - **Workers' Compensation** (Statutory Limits)
- **Special Coverages:**
 - Coverage for greenhouse structures and crops for losses due to wind, collapse, failure of utility services and boiler or equipment breakdowns
 - Wind and hail coverage for Garden Centers' outdoor plant inventory up to \$250,000
 - Market value coverage on losses of greenhouse crops
 - Coverage can be tailored to seasonal fluctuations of inventory and crop
- **Minimum Premium:** \$2,500 Package
- **Pricing Program:** Guaranteed Cost
- **3 year Loss Runs:** Incurred 3-year loss ratios less than 50%, excluding "shock losses"
- **Highlights:** Underwritten by AM Best A Rated Admitted Carriers (Company Size XV), Competitive Rates, Attractive Commissions, Superior Customer Service

Submissions *(use one of the following options)*

Fax: GrowPro Submissions **732-791-4097**

Email: NIProSub@nipgroup.com

Mail: GrowPro Submissions
900 Route 9 North, Suite 503
Woodbridge, NJ 07095

Submission Content

- ACORD Application
- NIP GrowPro Supplemental Application
- Complete description of operations (include brochures or website addresses when available)
- If Greenhouse Exposure, pictures required.
- Description of safety initiatives, hiring practices, return to work and drug testing programs
- 3 - 5 years of currently valued loss runs
- Experience Modification Worksheet and 3 - 5 year history, if available (helps to speed processing of the submission)

Broker Services

Esther Wolfe Phone: **1-800-446-7647 ext. 249**