



## Where do you find coverages that suit landscapers and tree trimmers to a “T”?

### Package or Monoline General Liability, Property or Inland Marine

As a landscape contractor, lawn care expert or professional tree trimmer, your typical coverage needs include coverage for bodily injury and property damage resulting from your operations, fire coverage for your buildings, and business personal property and theft coverage for your contractor’s equipment. **But what about other potential exposures that may not be as typical?**

Examples include snow plowing services, on-site use of pollutants and the use of cranes. Other examples include damage to a tub grinder or boom collapse.

**Did you know that coverage for these exposures is readily available through Travelers?**

## Will your policy cover you for the following types of claims?

In addition to the typical coverages that are widely available, Travelers’ national program for landscape contractors, lawn care experts and tree trimmers includes specialized coverage for damage on your customer’s location while it is under your control, as well as other unique claim scenarios.

### Landscaper and Arborist E&O Endorsement

**Example:** An arborist cuts down the wrong tree or prunes it extensively.

**Answer:** If negligence is found, there could be coverage to replace the tree.

**Example:** A landscaper aerates the lawn and it immediately dies.

**Answer:** If negligence is found, there could be coverage to replace the damaged lawn.

### Herbicide and Pesticide Applicator Endorsement (optional for landscape contractors and lawn maintenance experts)

**Example:** A landscaper sprays bushes, and pesticide accidentally gets on a fence surrounding a garden and the fence corrodes immediately. The landscaper reports that discharge, release or escape of pollutants to us within 30 days after it begins.

**Answer:** If the owner brings a claim against the landscaper to replace the fence, this endorsement could provide coverage for the cost to replace the fence.

**Example:** A woman walks by in bare feet and has resulting burns on her feet from the pesticide that was accidentally over sprayed.

**Answer:** If she sues the landscaper for her injury, this endorsement could provide coverage for that claim.

**Example:** A neighbor’s car finish is damaged by pesticide the landscaper applied that has been blown by the wind. The landscaper reports that discharge, release or escape of pollutants to us within 30 days after it begins.

**Answer:** If the neighbor brings a claim against the landscaper for the cost to restore the vehicle, this endorsement could provide coverage for that claim.

### Workers Compensation

Travelers' workers compensation coverage can be added to a variety of policy types to round out your insurance protection. Workers compensation insurance provides benefits to employees for work-related injuries. Coverage includes medical care and a portion of lost wages when the employee is unable to work. This insurance also provides benefits for the employee's dependents if the employee dies during work-related duty. Ask about the possibility of adding a waiver of subrogation when your customers request this protection.

### Commercial Automobile

A commercial automobile policy provides coverage for legal liability for others' bodily injury or property damage arising out of the use of your business automobiles. Physical damage coverage can protect your vehicles in case of accident or damage caused by collision, hail and other risks. You can designate coverage for owned vehicles as well as leased, hired and/or borrowed vehicles. More coverage options are also available – ask about automobile pollution or our Auto Coverage Plus endorsement which includes many packaged extras, including a waiver of the glass deductible.

### Umbrella Policy

With an umbrella liability policy in place, there are fewer worries about depleting valuable business assets or future income to cover catastrophic liability claims. An umbrella liability policy supplements your existing policy's general liability, auto liability and employer's liability limits.

## Consider the Travelers Difference

As an industry leader, we pride ourselves on delivering excellence in every phase of our operations. Our insurance professionals work diligently to provide superior products and superior service. We are the second largest commercial property-casualty insurance underwriter in the United States.

### Make Travelers Your Carrier of Choice:

- Financial stability
- Flexible, competitive products
- A dedicated team of professionals
- Excellent customer service
- Cutting-edge technology
- Fast and efficient claim service
- Specialized risk control

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