

LAWN CARE SERVICES PRODUCT

- ⦿ Primary operations are mowing, raking/blowing of leaves, seeding, weeding and trimming of the lawns
- ⦿ Operations in AL, AR, AZ, CA, CO, FL, GA, HI, ID, MS, MT, NC, ND, NM, NV, OK, OR, SC, SD, TN, TX, UT, WA and WY**
- ⦿ Up to 10 employed workers and \$500,000 in annual sales



*For risks with additional operations, please see our Artisan/Trade Contractors product

**For risks with operations in other states, please see our Artisan/Trade Contractors product

PRODUCT ADVANTAGES

- ▶ Admitted in most states
- ▶ No general liability deductible
- ▶ Ability to consider new ventures
- ▶ Ability to consider risks with no prior liability coverage or a lapse in coverage
- ▶ Ability to consider risks that have incurred a recent loss
- ▶ Quoting available on the web, phone or through your underwriter
- ▶ Ability to consider risks that have incurred a recent loss
- ▶ Ability to consider risk with snow removal operations (snow removal will be excluded)

AVAILABLE LIMITS

- ▶ General liability up to \$1,000,000/\$2,000,000
- ▶ Contractors' equipment – schedules up to \$150,000
- ▶ Miscellaneous tools up to \$15,000
- ▶ Excess general liability up to \$5,000,000

DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Contractors' equipment deductible is \$1,000

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Identity theft protection
- ▶ Pre-employment and tenant screenings
- ▶ Marketing resources

See bizresourcecenter.com for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in AK, LA or WV
- ▶ Handyman operations such as painting, plumbing or carpentry
- ▶ Street cleaning or debris removal

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

