

Insurance for lawn care professionals



 **SCHROEDER
INSURANCE**

Trusted Locally for Over 60 Years

We know your risks. We have programs designed specifically for lawn care professionals. Our expertise and knowledge, coupled with the long-term relationships and commitments to the industries we serve allow us to remain close to the customer and fulfill their insurance needs.



Property coverage

Property coverage for lawn care professionals reduces exposure in your property. Enhancements include small tools and equipment coverage, sign coverage, and more.

Business income insurance compensates the insured for income lost during the “period of restoration.” With this important coverage, your lawn care operation can receive the revenues it would have earned had there been no loss.

Liability coverages

General liability: General liability coverage in insurance policies protects against unforeseen claims and lawsuits.

It pays settlements, awards, and the legal cost to defend you, your organization, and your employees. It protects your operation’s reputation which is especially important if a lawsuit is brought against you.

Professional liability: For your employees, professional liability coverage is included with general liability at no additional cost.

Customized enhancements:

- Completed operations
- Personal and advertising injury
- Care, custody & control
- Contractual liability
- Premises liability
- Medical payments
- Fire legal liability
- Herbicide/pesticide application
- Job site pollution up to policy limits
- Transit pollution up to policy limits
- Blanket wording for:
 - Additional insured
 - Completed operations
 - Waiver of subrogation
 - Per project aggregate
 - Primary noncontributory

Excess liability: Excess liability covers losses that may exceed your policy limits. Catastrophic losses such as death, a major chemical spill, and injured worker or an auto accident can cause more than the typical policy limit. Excess liability with pollution coverage is available with limits up to \$10 million.



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