

Lawn care



Lawn care

Markel offers an insurance program designed for lawn care operations. Operations include mowing, edging, and treating lawns for the elimination of pests and weeds. Our experience and knowledge, as well as our existing market relationships, allow us to keep close relationships with our clients and to help them fulfill their insurance needs.

Product highlights

- All available states are admitted
- Job site pollution up to policy limits
- Transit pollution up to policy limits
- Care, custody, and control
- GL and property enhancements available

Coverages

- General liability
- Excess liability
 - Catastrophic losses such as death, a major chemical spill, an injured worker, or an auto accident can cost more than the typical policy limit.
- Inland marine
 - Lawn care equipment
 - Tools and equipment
- Professional liability
 - Coverage for your employees is included at no additional cost with your general liability policy.
- Property
 - Building and business personal property

Coverage enhancements

- Medical payments – increased limits
- Fire legal liability – increased limits
- Blanket additional insured, including completed ops, waiver of subrogation, per project aggregate, and primary noncontributory
- Business income
- Tools and equipment – under \$2,500

Target classes

- Lawn care and maintenance
- Pesticide and herbicide application – must be over 30% of total revenue to qualify for pest control program

*If application is less than 30% of total revenue can be written on our Businessowners (BOP) policy.

Ineligible classes

- Aerial spraying of pesticides
- Arborist/tree removal over 15 feet in height
- Crop spraying or any agricultural related spraying
- Greenhouse or nursery operations
- Landscapers involved in hardscape installation, excavation, or building retaining walls
- Snow and ice removal
- Stump grinding

Risk management and loss control

Available to customers at markelinsurance.com

- Access to safety guides and risk management tips via our risk management library
- Discounted background checks, online driver education courses, and online program training courses
- Access to Risk Solution Services department for questions

Minimum premium

- \$450 - \$850

Capacity

- Up to \$2m occurrence/\$4m aggregate on primary
- Up to \$5m via excess

State availability

- Eligible in all states except Alabama, Alaska, and Hawaii

Related coverages

- Businessowners policy (BOP)
- Janitorial services
- Pest control
- Workers compensation

Submissions

mPortal – account.markel.com

Find your underwriter at markelinsurance.com/contacts

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