



# TREE CARE SPECIALIST *program*



**The Tree Care Specialist Program** from NSI offers protection for businesses with these property and casualty insurance coverages:

- General Liability
- Professional Liability
- Damage to the Property of Others
- Employment Practices Liability
- Property
- Crime
- Contractors' tools
- Inland Marine
- Umbrella
- Auto





## A specialized insurance program for the small to medium-sized contractor.

- › Tree Trimming
- › Tree Removal
- › Stump Grinding
- › Arborists/Certified Arborists
- › Landscaping, lawn care, snowplowing, and pesticide/herbicide application when each is less than 50% of operations

## Liability coverage may include:

- General Liability limits as high as \$1 million occurrence/ \$3 million aggregate
- Medical Payments – \$5,000 per person
- Fire Legal Liability – \$100,000
- Employee Benefits Liability (*claims-made coverage*)
- Employment Practices Liability (*claims-made coverage*)

## Other coverages and options:

- Umbrella – Limits up to \$10,000,000
- Crime – Employee Dishonesty, Money and Securities, Forgery and Alteration – \$25,000 maximum limit
- Mobile Equipment
- Personal computers, EDP equipment, Data, Media and Phones
- Contractors' Tools
- Auto – available for vehicles with gross vehicle weight not more than 45,000 pounds

*Workers' Compensation is not available.*

