

Help your lawn maintenance and landscaping customers grow their business.

► Capabilities | Construction



Classify businesses that provide lawn care or maintenance services only (e.g., mowing, trimming, weeding) as Lawn Maintenance Services. Our separate Lawn Maintenance class allows you to offer lower rates compared to the Landscaping class, reflecting lower exposures.

Landscape design and land beautification, which includes creating/installing mulch beds, planting shrubs and trees and hardscaping services, should be classified as Landscaping.

What Good Looks Like

- Planting, trimming and maintaining the landscape with trees, shrubs, flowers or grass for residential or commercial clientele
- Includes lawn care services such as mowing, weeding and blowing

Out of Appetite

- Highway/roadway/median work sites
- Tree removal services (other than small ornamental trees and/or shrubs removed in conjunction with landscaping work)
- Snow (ice removal services <50% of operations)¹
- Stump grinding

Spectrum® Business Owner's Policy (BOP)

Target Payroll
\$2M per policy

Workers' Compensation

Target Payroll
\$2M per policy

Business Auto

Subject to the payroll above when supported by a BOP and/or workers' comp policy.

Eligible Standard Industrial Classification Codes (SICs)

46321	Lawn Maintenance Services
18021	Landscaping

Get more details on our construction solutions [here](#).

Workers' Compensation

Generous Policy Features:

- Broad Form endorsement included
- Extended Broad Form endorsement available
- Payroll Billing Option
 - » Offers cash flow benefits
 - » Ideal for businesses with seasonal help

While we prefer the total account, we'll write monoline workers' comp policies, too!

Business Auto

Broad Form endorsement included and provides:

- Loan Lease Gap coverage
- Waiver of Subrogation
- Waiver of Glass Repair deductible and more

E&S Advantage

Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market.

Faster and Easier Digital Service Options

- ICON Bridge – quote **all lines** fast
- Digital Services
 - » All policy changes are available online
 - » Workers' comp changes are processed in real time
 - » Certificates of Insurance and other service requests are processed in real time
 - » 24/7 access

Quote us today.

Contact your territory manager or visit
[TheHartford.com/construction](https://www.TheHartford.com/construction) to learn more.



¹ Coverage for eligible operations available by endorsement.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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