

Massachusetts Association of Landscape Professionals



COVERAGE THAT FITS YOUR BUSINESS

Acadia Insurance is offering members of the Massachusetts Association of Landscape Professionals (MLP) an easy and cost-effective insurance program to help protect your business, specifically designed for landscape professionals, providing landscape and related services, including incidental snow plowing and tree service operations. Since 1963, MLP has served the landscape industry providing valuable resources and education to enhance the professionalism and expertise of its members.

Acadia can provide coverages that are tailored to the unique needs of the landscape services industry, including an extensive contractor General Liability Expansion Endorsement as well as the availability of Herbicide/Pesticide Applicator coverage.

Program Features Include Multiple Line Coverages and Services:*

✓ Package

- Property
- Equipment
- General Liability (GL), including the availability of:
 - » Limited Job-Site Pollution
 - » Herbicide/Pesticide Applicator Coverage
 - » Landscapers Design Errors & Omissions Coverage
- General Liability Expansion Endorsement, including:
 - » GL Waiver of Subrogation where Required by Contract
 - » Blanket Additional Insured for Ongoing Operations when Required by Contract

✓ Workers' Compensation

✓ Umbrella Liability

✓ Commercial Auto

✓ Inland Marine Equipment Coverage

Closer Coverage delivered in:

✓ Potential Future Dividend

A Safety Group Dividend Plan may be considered for qualifying insured members in the future, based upon premium volume and favorable loss experience of the group.

✓ Synergy Risk ManagementSM Services

- 24/7 Access to Acadia's Claim Services — Prompt and responsive services when you need it the most.
- Consultative Specialized Loss Control Services — Identification of loss exposures, with practical and proven solutions to help minimize loss potential.

Acadia Insurance Has a Solution for Your Business

✓ Simplify Your Insurance Experience

- Get all of your coverages with Acadia Insurance to help minimize gaps or overlaps
- One renewal date for your insurance portfolio
- One insurance bill with flexible plan options
- Claim specialists who can work with you in the event of a covered loss
- Loss Control specialists available to consult on your unique exposures to help you protect your valuable collections and your business

✓ Tailored Loss Control Services to Help You Protect Your Business

Our local Loss Control professionals can assist you with risk management practices for your business as well as offer safety programs, including First Aid and CPR training, and Defensive Driver training to help you protect your employees and your business.

You also have access to our Virtual Loss Control Team through our website or our dedicated hotline. The Virtual Loss Control Team can provide you with tools and resources to help improve the safety of your business environment. Resources include training videos, checklists and industry-tailored loss control programs.



Solid Protection for Your Business

The Landscapers Design Errors and Omissions Coverage is an available option that modifies coverages under the Commercial General Liability policy to provide for sums that you become legally obligated to pay as damages due to landscape error or omission, **subject to a maximum of \$1,000,000** in any annual period. This option is offered to help fill the gap for those landscapers who normally perform the final work, but also occasionally sell the design plans without performing the work.

**Coverage descriptions are not intended to imply that coverage will always exist under any specific policy. Your agent can help build the right insurance portfolio for you.*

Our Closer Coverage Commitment to You

To Acadia, Closer Coverage is a way of doing business. It means delivering common sense solutions and services to our customers that add real value. Here are some additional benefits of choosing Acadia Insurance:

Local Claims Service. We understand that any interruption to your business due to a claim or loss can be devastating. It is our goal to reduce or minimize any covered business interruption as quickly as possible. As an Acadia customer, you will receive support from our dedicated claims professionals who will guide you through the claim process in the event of a covered loss.

Flexible Billing Options. We offer multiple billing options, including seasonal billing so you can choose the right billing plan for you. In addition, you can pay your bill online or enroll in our payroll based billing option, ClosePay, to pay your workers' compensation premium.

Financially Strong. Acadia Insurance is a member of W. R. Berkley Corporation, whose insurance company subsidiaries are rated A+ (Superior) by A.M. Best Company.

This program is available through all independent agents who represent Acadia Insurance.

For more information, contact your local Acadia agent or:

John Varitimos | Acadia Branch Marketing Director | 508-263-2505 | john.varitimos@acadia-ins.com

This sheet provides only a general summary of available coverages.

For more details, please see your Acadia agent.



Acadia Insurance | 290 Donald J. Lynch Blvd., Marlborough, MA 01752 | 508.786.6600
www.AcadiaInsurance.com



a W. R. Berkley Company



Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to applicable underwriting guidelines and the actual terms and conditions of the policies as issued.

ASOC11•0815