

LANDSCAPING CONTRACTORS

Tailored Coverage for Peace of Mind

We provide comprehensive liability coverage and specialized insurance solutions for Landscaping and Gardening professionals across Canada. With dedicated in-house underwriting expertise, we deliver customized Casualty and Property protection designed for your client's unique operations.

Our program supports a full range of green-industry services, including commercial and residential landscaping, gardening, arboriculture, lawn care, hardscaping, irrigation work, and more. We also accommodate businesses with both minimal and high seasonal revenues, offering flexible rating options to suit various operations' size and scope.

Good Practice

- Detailed list of all maintenance locations and clients.
- Logbooks records of operations management a/o for larger operations: Electronic/GPS data records.
- Contracts used during the maintenance operations.
- Loss mitigation practices.
- Carrier issued loss history.

Partner with SWG Specialty!

Powerful Insurance Partnerships
Financial Integrity and Robust Oversight
Access to Exclusive Products
Flexible Coverage Options



Coverage / Limits

- Commercial General Liability occurrence form and wordings. Products and Completed Operations.
- \$1,000,000 up to \$5,000,000 in overall occurrence limits. Additional limits can be offered under Excess Liability.
- Minimum BI & PD Deductible of \$2,500 and \$5,000 for snow removal exposure.
- Non-Owned Automobile inclusive limit.
- Enhancements: Employee Benefit, Employment Practices Liability, Faulty Workmanship, etc.
- Blanket Additional Insured.
- Contractor's Equipment: In-House \$2,000,000 TIV. Max Limit any one item \$500,000. Higher TIV available with partnered capacity.
- In-house exclusive Snow Removal rating.
- Specialty underwriting experience for high-risk operations and exposure.
- Optional Legal Expense Insurance Add-On: Protect your business from costly legal challenges with our Commercial Legal Expense Insurance, available as an add-on to your insurance policy. Coverage includes legal costs for contract disputes, employment issues, criminal defence, property or tax disputes, licence protection, privacy and anti-spam legislation matters, plus unlimited telephone legal advice. Limits up to \$200,000. Higher limits can be provided on an offer and accepted basis.