

Why The Hanover



Landscapers Program At A Glance

- Comprehensive coverages
- Special broadening endorsements
- Experience and expertise
- Competitive rates
- World-class service with fast response times
- Simplified, rapid claims resolution
- Specialized Loss Control program
- Solid history of performance ("A-" rating from A.M. Best)



Comprehensive Protection for Landscapers and Related Industries

Finding, choosing, and maintaining the right insurance protection for your specialized business can be complicated. It's time taken away from your primary responsibility—your customers landscaping. The Hanover and Ryan Weaver Insurance Agency can put your mind at ease by providing you with the right insurance and risk management to meet your growing needs. We're landscaping experts, providing coverage for all types of landscaping businesses.

The Hanover fully understands the unique risk management needs of:

- Residential/Commercial Landscapers
- Landscape Designers/Architects
- Retail/Wholesale Nurseries
- Irrigation
- Residential/Commercial Property Maintenance

continued »



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Coverages That Branch Out

The Hanover's **Landscape Program** is easy to understand and flexible. It allows you to tailor insurance protection to meet your specific needs. You can select all or any combination of the coverages listed below.



PROPERTY*	Property Extender Endorsement, including but not limited to: <ul style="list-style-type: none"> ▪ Personal Property in Transit ▪ Employee Dishonesty ▪ Accounts Receivable
GENERAL LIABILITY*	General Liability Special Broadening Endorsement, including but not limited to: <ul style="list-style-type: none"> ▪ Additional Insured by Contract ▪ Mobile Equipment Redefined ▪ Increased Medical Payments
UMBRELLA	<ul style="list-style-type: none"> ▪ Limits up to \$5,000,000
COMMERCIAL AUTOMOBILE	Coverage for your private passenger cars, trucks, and trailers.
INLAND MARINE	<ul style="list-style-type: none"> ▪ Transportation Coverage ▪ Electronic Data Processing ▪ Equipment and Tools Coverage** ▪ Replacement Cost Valuation Available for Larger Valued Equipment

* Limits can be adjusted to create a policy that is right for you.

** Police report and adequate proof of purchase may be required to substantiate a claim.

Superior Claims Professionals

We've staffed our Hanover Claim Center with highly experienced and dedicated claims professionals, including field adjusters, appraisers, nurses, administrative personnel, and special investigators. These high-caliber people are dedicated to resolving claims quickly, accurately, and fairly.

Learning to Prevent Losses Saves Money

The mark of an exceptional insurance company is its ability to help clients avoid a loss in the first place. The Hanover offers a comprehensive Loss Control Program designed to help customers minimize their risks and have a positive effect on their premiums.

- Safety Resources— numerous safety topics and checklist available
- Vehicle Safety Program
- Job Site Safety



» Lets Get Growing

For more details on the **Landscape Program**, including an analysis of your current exposures, contact Ryan Weaver Insurance today at **877-567-4930** or at www.rweaverinsurance.com



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This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Hanover Agent.

Policies are underwritten by one of the following: Allmerica Financial Alliance Insurance Company, Allmerica Financial Benefit Insurance Company, Citizens Insurance Company of America, Citizens Insurance Company of Illinois, Citizens Insurance Company of the Midwest, Citizens Insurance Company of Ohio, The Hanover Insurance Company, The Hanover New Jersey Insurance Company, and/or Massachusetts Bay Insurance Company.

Florida: Policies in the state of Florida are underwritten by The Hanover Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company, and/or Allmerica Financial Benefit Insurance Company.

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