

# THE PENN MILLERS ADVANTAGE

www.pennmillers.com

800.233.8347

## Solutions<sup>®</sup> LANDSCAPERS & IRRIGATION CONTRACTORS

Penn Millers Solutions<sup>®</sup> program for Landscapers & Irrigation Contractors is a business owner's policy that covers major Property and Liability exposures, Crime, and Business Interruption. Other coverages offered include Workers' Compensation, Commercial Auto, Umbrella Insurance, Employment Practices Liability and Miscellaneous Professional Liability.

### THE PENN MILLERS ADVANTAGE:

- > Contractors' Installation Coverage for materials, supplies, equipment, machinery, fixtures and temporary structures at any covered job site.\* \$3,000 coverage provided at each job site and \$9,000 for all sites combined. Increased coverages available.
- > Coverage automatically provided for contractors tools and equipment . Other available coverages include non-owned tools and equipment and employees' tools.
- > Business Liability coverage - Aggregate liability limit applicable to the products - completed operations hazard is increased to three times the Liability and Medical expenses Limit at no additional premium charge.
- > Pesticide or herbicide coverage available for pollution exposure applicable to landscape gardeners for no additional premium charge.
- > Limits of Insurance (Per Project) - the aggregate limit of insurance for liability and medical expenses to be adjusted from a per policy to a per project basis for every project engaged by the insured contractor that is covered by the policy for no additional premium charge.

\* Certain restriction apply, please contact a Penn Millers representative for complete information.

Note: Workers Compensation is not available under this program.

Penn Millers Insurance delivers a variety of exceptional property and casualty products designed to meet the insurance needs of targeted middle market commercial businesses. Our excellent industry reputation is achieved through our experienced underwriting, marketing and loss control staff, supported by our knowledgeable and easily accessible claims staff and senior management and backed by our financial strength. To learn more about our product portfolio please contact your local independent Penn Millers agent or a Commercial Business Marketing Representative.



Contact us: 800.233.8347  
Visit us at: [www.pennmillers.com](http://www.pennmillers.com)

PENN MILLERS INSURANCE COMPANY  
72 North Franklin Street | P.O. Box P | Wilkes-Barre, PA 18773-0016



### THE PENN MILLERS PROMISE:

At Penn Millers, stellar customer service is a top priority and you have our guarantee that we will take every step possible to ensure that we provide:

- Superior Coverage
- Competitive Pricing
- Flexible Payment Plans
- Enhanced Endorsements
- Outstanding Customer Service
- Responsive Claims Service
- Customized Loss Control Programs
- and Fast/Accurate Policy Delivery

consistent with our values for exceptional service and providing first-rate insurance products. Because the trust you put in us is the foundation of our business.

PENN MILLERS INSURANCE COMPANY is a regional property and casualty company whose strong financial foundation and successful operating strategies have earned the company a rating of "A-" (Excellent) by A.M. Best Company, the nation's leading insurance rating organization. Penn Millers writes competitive commercial and agribusiness products through quality, professional independent insurance agents in 33 states and continues to grow and expand its market share throughout the continental United States.



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# ABOUT Solutions®

Penn Millers Solutions® is a competitive cost-effective business owner's policy that covers major Property and Liability exposures, Crime, and Business Interruption. Other coverages offered include Workers' Compensation, Commercial Auto, Umbrella Insurance, Employment Practices Liability and Miscellaneous Professional Liability.

Solutions® automatically provides comprehensive coverage for the following types of property:

- Buildings
- Business Personal Property
- Business Personal Property Seasonal Increase (Peak Season Coverage)
- Valuable Papers and Records
- Business Income
- Building Limit-Automatic Increase
- Business Liability
- Medical Expenses
- Employment Practices Liability (EPL) Coverage
- Systems Breakdown

## COVERAGE ENHANCEMENTS, OPTIONAL COVERAGES & OTHER INSURANCE

Penn Millers also offers a variety of flexible coverage enhancements and optional coverages that allow you to tailor the protection your business requires. The following is a partial list of coverage enhancements and optional coverages. Coverages may not be available for all businesses and territories.

- Customer Property Coverage
- Liquor Liability
- Employee Benefits Liability
- Boiler & Machinery – Systems Breakdown
- Earthquake
- Workers Compensation
- Business Auto
- Umbrella Liability
- Non-Owned Auto Coverage

## DISCOUNTS AVAILABLE

- Target Pricing for select business classes
- Premium Size Discount
- Experience Credit
- Central Station Alarm Credit
- Sole Occupancy Credit
- Sprinkler Credit
- Multiple Location Credit

**EMPLOYMENT PRACTICES LIABILITY\*** coverage protects business from a wide range of employment-related liability claims and related defense costs brought by present, former, and prospective employees. Penn Miller's program offers:

Broad EPL Coverage with 'Duty To Defend', substantial limits and a range of deductible options, all at an affordable premium.

No separate underwriting process or application necessary for employers with 50 or less total employees.

Availability of EPL Coverage on a "refer to company" basis for employers with 51-250 total employees.

Specialized claim services, including experienced EPL law firms and attorneys to defend employers in the event of a claim, traditionally affordable only by the largest employers.

\* May not be available in all states.

**MISCELLANEOUS PROFESSIONAL LIABILITY** - Coverage is designed for select professional service providers with up to \$2,500,000 in revenues. MPL covers liability and defense costs from claims that allege errors or omissions in the rendering of professional services. Coverage on claims made, defense within limits, duty to defend basis. Other benefits include access to specialty law firms and experienced claim specialists. Limits of Liability: \$100,000, \$250,000, \$500,000 and \$1,000,000. Deductibles range from \$1,000 to \$5,000. Premium is based upon nature of risk, limit of coverage and revenue of applicant. Exclusions: Mortgage brokers, appraisers, third party administrators, computer programmers, computer software developers, technology consulting, architects, engineers, law firms and others.

**IMPORTANT:** The information contained in this brochure does not operate to modify, revise, amend, clarify, or change in any way any policy provision, condition, limitation, exclusion or term. The nature and scope of actual coverage is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may differ from the coverage received based on customer request or statutory requirements. Your Penn Millers Insurance Company agent can offer you professional advice and answer any questions you may have before you make your insurance decisions.



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