Lawn care

Markel US
– retail



It takes a lot of work to maintain healthy lawns and landscapes. Sometimes the wrong chemicals are applied or property is damaged while mowing, so it's important to have the right insurance coverages in place. For more than 40 years, Markel has provided customized commercial insurance for lawn care operations so owners can focus on growing a healthy business.

What sets us apart

- Coverage provided for pesticide and herbicide application
- Dedicated loss control team with over 20 years of experience helping mitigate risks for the lawn care industry
- Quick and easy online quoting through mPortal with most quotes received in less than an hour

Product highlights

- Job site pollution up to policy limits
- Transit pollution up to policy limits
- Care, custody, and control
- GL and property enhancements available wordings

Coverages

- General liability
- Excess liability
  - Catastrophic losses such as death, a major chemical spill, an injured worker, or an auto accident can cost more than the typical policy limit
- Inland marine
- Lawn care equipment
- Tools and equipment
- Professional liability
  - Coverage for your employees is included at no additional cost with your general liability policy
- Property
  - Building and business personal property

Coverage enhancements

- Medical payments – increased limits
- Fire legal liability – increased limits
  - Blanket additional insured, including completed ops, waiver of subrogation, per project aggregate, and primary noncontributory
- Business income
- Tools and equipment – under $2,500 is included at no additional cost with your general liability policy

Target classes

- Lawn care and maintenance
- Pesticide and herbicide application

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Ineligible classes

- Aerial spraying of pesticides
- Crop spraying or any agricultural related spraying
- Greenhouse or nursery operations
- Snow and ice removal

Risk management and loss control

- Available to customers at markel.com
- Access to safety guides and risk management tips via our risk management library
- Discounted background checks, online driver education courses, and online program training courses
- Access to Risk Solution Services department for questions

Minimum premium

- $450 - $850

Capacity

- Up to $2m occurrence/$4m aggregate on primary
- Up to $5m via excess

State availability

- Eligible in all states except Alabama, Alaska and Hawaii

Related coverages

- Janitorial services
- Pest control
- Workers compensation

Submissions

- mPortal – account.markel.com
- Find your underwriter at markel.com/contacts

Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit: markel.com/claims

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