

Quick Guide to Coverages Coterie Offers:

Landscaping & Lawn Care

Coterie loves to write contractor classes such as landscapers! Learn more about important operational considerations when writing coverage for these types of businesses.

Available Coverages:



- **Business Owner's Policy (BOP)** covering business personal property (BPP) in portable structures or trailers that are at **a fixed location**
- **General Liability**

Allowed Incidental Operations:



(less than 50% of the business' operations)

- Debris Removal
- Excavation
- Snowplowing
- Welding
- Tree Trimming

Unavailable Coverages:



- BOP that covers a portable structure or trailer
- Exterior Work Performed at Heights of 4 Stories or Above
- Roofing Installation and Repair Work
- Siding or Gutter Installation
- Solar Energy / Solar Panel Work
- Pool Installation
- Toxic or Hazardous Substance Removal or Remediation
- Blasting, Demolition or Wrecking Work
- Foundation Work
- Equipment Rental to Others
- Commercial Auto Liability
- Commercial Auto Physical Damage
- Commercial Property
- Inland Marine
- Stand-alone Crime Coverage
- Worker's Compensation



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