TreePro™

# TREE SERVICE & UTILITY LINE CLEARANCE WORKERS' COMPENSATION INSURANCE

**Tree Services & Utility Line Clearance companies are faced with many challenges, not the least of which is managing complex risk and insuring themselves against work-related injuries.**

Keeping employees safe can be a challenge when it comes to tree service work. Worker injury claims can be extremely costly to any tree care business operation. Having the right coverage in the best defense for these types of incidents.

Our TreePro™ Workers' Compensation program has been designed to meet the needs of arborists & tree care companies nationwide. Knowing how to properly service this class of business is crucial to success. Our approach to workers' compensation insurance is exceptional, with specialized coverage, risk control, claims management, and a library of industry related resources. Want to know more about how TreePro's Workers' Compensation offerings? Here are some program highlights:

### Eligible Arborist Work

- Utility Line Clearing
- Right of Way/Vegetation Management
- Residential Tree Care
- Commercial Tree Care
- Plant Health Care

### Minimum Package Premium

- $5000

### Target Package Premium

- $50000

### Workers' Comp Highlights

- No heightlimitations
- Work from heights can be performed through:
    - Tree climbing using ropes
    - Bucket trucks
    - Aerial lifts
- Multiple payment options include PayGo (Pay as you go)

### TREEPRO HIGHLIGHTS

- 30 Years of Tree Care Insurance Industry Experience
- Carrier rated A+ (Superior), Financial size XV by A.M. Best
- Specialized Coverages Not Available Through Typical Products
- World-Class Risk Control Services
- Expert Claims Handling
- Competitive Rates and Flexible Payment Plans
- Superior Customer Service
- Green Industry experts for risk control guidance and proper valuation of your clients operations, property and equipment

## RISK CONTROL SERVICES

With our deep industry knowledge and expertise gained from over 30 years of experience in our specialty program classes of business, we are positioned to provide specialized solutions to reduce potential business interruptions, minimize risks, and reduce the frequency and severity of claims.

### NIP Group's Proprietary Risk Control Learning Management System (LMS) is available to every insured broker partner

- Each Insured has its own LMS platform
- Unlimited access to hundreds of online training modules with expert content addressing employment liability, OSHA and Safety compliance, Driver Safety, and many other high-risk areas.
- All online and in-person training can be tracked and records maintained for OSHA and other agency compliance
- Each Insured's claim information is available for review and to compare to industry standards
- Risk Control Surveys and Assessments are available to ensure continued best practices
- Industry specific safety resources including policies, procedures, inspection forms, presentations, toolbox talks, and safety bulletins can be reviewed and downloaded
- Stewardship reports can be generated through the automated system.
- Access to a resource library holding thousands of employment-related and workplace best practices articles
- Company specific records, forms, and other resources can be uploaded into the system to create a master resource center for the organization.

### Tailored Risk Control Services

- Expert Risk Control staff respond based on request, loss performance, KPI triggers and underwriting reviews
- Consultative visits are scheduled to provide training, perform inspections, and identify risk
- Industry specific safety bulletins are issued on a regular basis to educate insureds
- Proprietary predictive modeling is used to identify accounts that need assistance, resulting in a proactive vs. reactive services model
- Other services provided include:
  - Underwriting/Risk Evaluation
  - Loss Analysis/Root Cause Analysis
  - HR Review
  - Contract Review
  - Job Site Surveys
  - Driver Training Programs
  - Accident investigation training
  - OSHA Training
  - Manager-Supervisor training
  - Commercial Package Training materials including fire/sprinkler maintenance, hail and hurricane preparation, and more

**For more information, contact Anthony Ven Graitis at 732-593-9184 or avengraitis@nipgroup.com**

### Claims Administration

For Claims Administration, NIP Programs partners with a risk solutions provider with 55 years of experience, and expertise across all jurisdictions.

These experienced adjusters and claims professionals leverage data, making savvy decisions to close claims efficiently. They have specialized experience to handle all P&C lines, including Specialty, and the most difficult and complex situations in a straightforward way.

### Submission Requirements

- Completed and signed ACORD applications
- Completed and signed NIP Group TreePro Supplemental
- Completed and signed Crane Supplemental (if applicable)
- FEIN Number
- 4 years of currently valued, hard copy loss runs for all lines of business being requested
- MVRs for all drivers of company vehicles (if auto coverage requested)
- Workers' Compensation: Description of safety initiatives, hiring practices, return-to-work and drug testing programs; Experience Modification Worksheet and 3-5 year history (if available)

## ABOUT NIP GROUP

NIP Group is a specialized business insurance and risk management intermediary ranked among the 100 largest in the United States. Known for our entrepreneurial spirit, ability to innovate, and unique depth of knowledge in key markets, our experienced employees provide a wide range of brokerage, underwriting, and risk management services to numerous industries.

Please call (800) 446-7647, ext 7758 or email us at **submissions@nipgroup.com** to obtain a free quote or for more information on options available through our TreePro™ Program.

Visit us at **www.TreeProInsurance.com** today!