TreePro™

2021 Tree Care Producer's Guide

Tree Care Industry Insurance Expertise

With over 30+ years of green industry experience and nationwide coverage, TreePro™ has been designed specifically with your tree care clients' needs in mind.

The largest program of its type, TreePro provides arborists & tree care professionals with coverage options other insurance intermediaries do not have the capacity to write. What separates us from the competition? TreePro couples expert claims management, risk control services, and specialized coverage.

Our underwriters couple a national perspective along with localized experience in order to better understand meet the demands of professional arborists. Treepro is also backed by a strong balance sheet and Carrier Rated A+ (Superior), Financial Size XV by A.M. Best.

Each member of our underwriting group has been carefully selected due to their longstanding expertise and reputation throughout the tree care insurance industry. As a thought leader throughout the insurance space, we are consistently building this team of experts to provide you with customized products that keep your insured's bottom line in mind.

Whether your client is a two man tree care business or a multi-location arborist operation, our product is written to provide businesses of any size the security needed in order to focus on their day to day operations.

Our underwriting staff remains knowledgeable across all relevant lines of business to ensure the proper valuation of your client's operations, property, and equipment. Contact your TreePro underwriter today to learn more about our specialized tree service insurance coverages not available through other typical products.

Our Commitment to You:

TreePro is dedicated to aiding you in successfully placing coverage for your insurance clients. Here are the values we stand behind in our commitment to our broker partners:

- **Specialized coverages available for niche, high-risk exposures**
- **Carrier Rated A+ (Superior), Financial Size XV by A.M. Best**
- **Competitive Rates & Flexible Payment Plans**
- **Superior Customer Service & Expert Claims Handling**
- **World-Class Risk Control Services**

Why TreePro?

As a leading insurance intermediary for the tree care industry, TreePro is determined to provide consistently unmatched service and experience with superior coverage. We understand the hazards plaguing the tree care & arborist industry and have designed a program that works to protect against these risks.

Whether your clients are a tree pruning service or a utility line clearing company, TreePro has the volume necessary to handle operations and other exposures of this type that our competitors simply ignore.

What makes us so different? Take a look at our better tree service insurance by design:

- Arborist Errors & Omissions
- Pesticides & Herbicide Applicator Coverage
- Crane Coverages
- Arborist Broad Form (Loggers Broad Form)
- Limited Jobsite Pollution
- Auto Pollution Broadened Coverage

Working with you

TreePro has been carefully designed to generate value for our brokers and tree care industry clients. We maintain an active role within the green industry by maintaining key relationships with leading arborist associations in order to better understand risks commonly threatening your clients. As a TreePro member, we ensure our expert underwriting, risk management, and claims groups remain accessible when you need them.

Staying on top of the industry

Our team remains actively involved and connected with the tree care industry through:

- Providing valuable perspectives on the tree care industry topics with regularly published industry reports, articles, and more.
- Partnered webinars in conjunction with key influential industry thought leaders & associations.
- Proud member of TCIA, ISA, & UAA.

Meet Our Leadership

Joseph Zuffelato, CPCU, AU
TreePro Program Manager

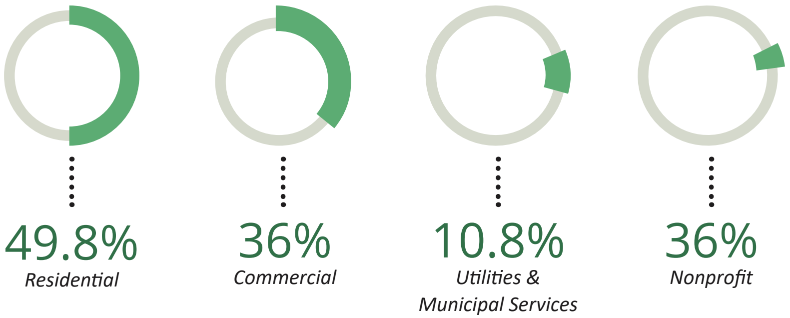
As program manager of TreePro, I strive to support our broker and client members with the world-class service they expect. We understand that the tree care industry carries with it some of the highest risk classes of business in the nation and that's why our team is here to provide coverage designed to meet the needs of your clients.

Understanding Your Industry

Focused on the challenges facing tree care.

The tree care industry is largely dependent on trends in the different market sectors that make up its client base. Smaller businesses tend to support residential properties on an individual basis, while more sizable entities may provide a range of services for large-scale commercial organizations.

Segmentation of the industry by market type:



By the numbers, our tree service insurance coverage stands out:

30+
years that NIP Group has been servicing the tree care industry

1
of the largest tree service insurance program of its kind

1,000
multi-line insurance options for your tree service clients

50
states that we offer tree service insurance coverage

$10k
minimum package premium for coverage

Our multi-line package provides better tree service insurance coverage and value than standard products with an approach that is exceptional, with specialized coverage, risk control, claims management, and a library of industry related resources.

Key Industry Challenges

The tree care industry faces a number of external drivers that affect the growth and profitability of the industry, including:

Local and State Government Investment

Government spending on the maintenance of parks, schools, hospitals, community centers and other public areas drives demand for tree trimming services. As a result, demand from the industry's government clients is dependent on local and municipal budgets.

Value of Private Nonresidential Construction

The construction of resorts, schools, retail centers, corporate campuses and other spaces that incorporate green areas drives demand for tree trimming services. As nonresidential construction activity increases, demand for tree-care services increases as well.

Value of Residential Construction

The value of residential construction, which includes multifamily structures such as apartment buildings, incorporates landscaped outdoor areas, driving demand for industry services. As the value of residential construction rises, including spending on privately owned home improvements, the need for tree care and maintenance increases. While this includes the value of new construction completed in a year, it is mostly composed of the standing value of existing property. Tree trimming services derive more work from contracts for existing buildings than newly constructed ones.

Value of Utilities Construction

The value of utilities construction represents the annual public and private expenditure toward the construction of power, sewage or water supply infrastructure. Utilities demand industry services such as pruning, cabling, bracing, storm response and debris management. As a result, industry demand typically moves in line with the value of utilities construction.

Housing Starts

Housing starts measure the number of new privately owned housing units started in a given year, including both single- and multi-unit developments. Demand for tree trimming and associated services typically moves in line with housing starts, as residential construction typically requires industry services.

National Average Minimum Wage

The national average minimum wage measures national wage costs. As wage costs increase, industry operators will be required to raise prices to maintain the same level of profitability, which will push industry revenue up but may limit demand and profitability growth. However, if too significant of a price increase is passed on to customers, this may limit demand and harm industry revenue.

High exposure and risks are all too common in the tree care industry. Rest assured, TreePro's coverage is designed to handle a variety of risks your clients face on a daily basis.

Core Risk Considerations

Liability Risks

Liability risks include a wide range of risks, including damage to your customer's property, injuries to others, negligence, or serious errors. An example could be a tree branch falling on and denting a customers' unoccupied vehicle as the tree is trimmed. Tree Care businesses inherently deal with these types of liability risks daily and must ensure they are properly covered as claims can occur at any time. NIP Group has been covering tree care liability risks with our TreePro program for 30+ years and our team has tremendous expertise on underwriting them. Our Risk Control department also will work with your clients to help them train their employees and learn best practices to reduce the risk through our online portal.

Environmental Risks

Environmental risks include problems caused by chemicals or toxic substances used in tree care work, like chemicals and toxic fluids. An example could be a hydraulic hose on an aerial lift bursts and spills over a client's driveway. Without the right coverage from an experienced provider, these risks have the potential to impact your business in a drastic way with cleanup costs easily costing in the hundreds of thousands or millions. NIP Group's Underwriters have been working with these types of risks in our TreePro program for 30+ years. In addition to our underwriting expertise, our Risk Control department can help train your clients' employees and reduce their exposure to these types of risks.

Fire Hazards

Fire risks include loss or damage to property or equipment by fire. An example of a fire risk could be an oil-soaked rag used to clean equipment catches fire due to a cigarette butt, spreading through dry brush to nearby buildings. These risks are higher in the tree care industry because, among other factors, tree work involves machinery near dry wood and brush, which are easily combustible. NIP Group underwriters understand these risks and have been working with them for 30+ years through our TreePro program. Our Risk Control team has developed content exclusive to fire risks to help your clients learn best practices and reduce risk.

Core Risk Considerations (cont.)

Property

Property risks include damage to buildings and contents due to a covered cause of loss, such as a heavy thunderstorm with damaging winds. These risks are faced by nearly all businesses that own property and equipment, and more so for the tree care industry due to common storage of chemicals, flammable materials, and equipment. NIP Group understands the unique property risks faced by tree care businesses and our TreePro underwriting team has over 30 years' experience working with them. Our Risk Control department has materials designed to train employees on best practices to reduce the risk to property.

Transportation Risks

Transportation risks, also known as inland marine, include theft, damage, or destruction of tools or equipment while in transit to or from a job site. An example could be a piece of equipment getting damaged on a trailer while in transit to a job site. Tree care work is a mobile profession by nature, and moving equipment is inevitable and always carries risks. NIP Group's underwriters for TreePro are skilled in writing inland marine insurance and have the expertise to create policies that cover your clients for their unique risks. Our Risk Control department has developed training material unique to tree care transportation risks and it is easily accessible in the online portal.

Employee Related Risks

Employee related risks involve work-related illness or injuries sustained on the job and involves the need for Workers' Comp insurance. Tree Care work is dangerous with employees regularly facing risks like heights, falling limbs, dangerous machinery, heavy materials and much more. An example of an employee-related risk could be a chainsaw kicking back while cutting a tree, seriously injuring the worker, and leaving them in the hospital for days. NIP Group has been underwriting workers compensation insurance for the tree care industry with our TreePro programs for 30+ years, and fully understands the risks your clients' employees face in their operations. On the Risk Control side, we have excellent training material to help your clients mitigate employee-related risks through training in our online portal.

Commercial Auto Risks

Commercial auto risks include accidents involving company vehicles (or employees' vehicles while working for your clients). Cars and trucks are an integral part of tree care businesses, required for transportation to and from jobsites and moving material. An example of a commercial auto risk is an employee swerving to avoid a deer and impacting a fence with the company dump truck while driving to a jobsite. NIP Group's TreePro underwriting team has extensive expertise in underwriting commercial auto risks and has the appetite your clients desire. Our Risk Control team has developed training material for these risks as well to help train employees on best practices for vehicle operation to avoid common mistakes.

Specialty Industry Risks

Crane Risks

Crane risks include potential damage and injury caused by the operation of a crane. Cranes are a valuable asset in tree care work and add tremendous capability and potential to tree care businesses, but they are complicated to operate and carry high risk to cause damage. An example of a crane risk is if a tree is cut, and the operator crane swings it over a house, a branch breaks off falling and damaging the structural integrity of the roof. Many insurance companies choose to stay away from insuring cranes in tree care operations, making it difficult and expensive for businesses to obtain the appropriate coverage. NIP Group has been underwriting crane risks for 30+ years and has the appetite and expertise to help your clients get the coverage they need for their particular risks. Our risk control department understands crane risks and has developed training content that will help your clients reduce their risks through our online portal.

Utility Line Clearance Risks

Working around utility lines is dangerous work, with risks like live electrical wires, heights, the potential for fire, and expensive damage to utility lines. Many businesses stay away from this type of work due to the risks and the difficulty in acquiring sufficient insurance coverage. NIP Group specializes in underwriting utility line clearance contractors, in-fact, we're one of the few providers than offer this type of coverage. Our underwriters have 30+ years of experience working with the risks utility line clearance entails and we're confident we have the right coverage for your clients. Our risk control department is also skilled at providing employees with training on best practices to mitigate utility line clearance risks.

Focused on your clients.
TreePro’s Claims guarantee.

A Claims Team You Can Rely On

With TreePro, you’ll be backed by a dedicated team that specializes in the unique exposures and claims that are common in your industry.

Providing superior service and coverage is the ultimate goal of TreePro. When claims are incurred, our expert team works tirelessly to deliver valuable counseling and solutions that focus on minimizing and preventing future losses. Our partnership with Sedgwick, the global leader in claims management, ensures that your claims experience will be pleasant, efficient and, most importantly, that your business continues with a minimum of disruption.

Tree Care Industry Product Appetite

Our very broad appetite makes us unique in the types of coverage we are able to offer tree care professionals. Our carrier relationships also allow us to provide coverage limits and insure risks our competitors are unable to meet. Take a look at our coverage appetite.

		Tree Pruning & Removal	Utility Line Clearance	Right of Way	Vegetation Management	Plant Health Care	Landscaping	Loggers	Snow & Ice Removal
Casualty	General Liability	Broad	Broad *	Broad *	Broad *	Broad	Broad	N/A	N/A
	Arborist Errors & Omissions	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Pesticide & Herbicide Applicator Coverage	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Arborist Broad Form (Loggers Broad Form)	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Wildfire	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Crane Coverages	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Riggers Liability	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Full Pollution	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Per Project Aggregate Limits	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Blanket Additional Insured**	Broad	Broad	Broad	Broad	Broad	Broad	N/A	Limited
	Waiver of Subrogation	Broad	Broad	Broad	Broad	Broad	Broad	N/A	Limited
	Primary Non-Contributory	Broad	Broad	Broad	Broad	Broad	Broad	N/A	Limited
	EPLI (First & Third Party)	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Cyber	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
Workers' Compensation	Workers' Compensation	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
Commercial Auto	Auto Liability	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Physical Damage	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Blanket Additional Insured	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Lease Gap	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Rental Reimbursement	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Blanket Waiver of Subrogation	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Blanket Primary Insurance	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
Inland Marine	Contractor's Equipment	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Misc. (Unscheduled) Equipment	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Replacement Cost	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Leased & Rented Equipment	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Employee Tools	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Installation Floater	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Motor Truck Cargo	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Leased & Rented Equipment	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
Property	Property	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Business Interruption	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Equipment Breakdown	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Flood	Limited	Limited	Limited	Limited	Limited	Limited	N/A	N/A
	Earthquake	Limited	Limited	Limited	Limited	Limited	Limited	N/A	N/A
Crime	Theft (Money & Securities)	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Fraud	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Employee Theft	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
	Employee Dishonesty	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A
Excess Liability/Umbrella	Follow Form Underlying Coverages	Broad	Broad	Broad	Broad	Broad	Broad	N/A	N/A

Appetite key

- Broad appetite
- Limited appetite
- N/A

* Limited in California
** Older Editions Available

Contact Us Today.

Finding the right tree care insurance can be difficult, but it doesn't have to be. Learn more about TreePro.

Get in touch with our team to learn more:

Joseph Zuffelato
TreePro Program Manager
jzuffelato@nipgroup.com

TreePro™

www.nipgroup.com