



GROWPRO'S COVERAGE PROVIDES THE RIGHT PROTECTION FOR YOUR GREENHOUSE GROWING & NURSERY BUSINESS.

Greenhouse growers & nursery owners are faced with several challenges, not the least of which is unique, complex risks and protecting themselves against loss with the proper insurance. NIP Group's GrowPro insurance program has been insuring greenhouse & nursery professionals like yourself for more than 30 years and is the largest program of its kind.

With GrowPro, you can expect the right coverage for your business.

① GENERAL LIABILITY

Protects against injuries and property damage you would be legally obligated to pay due to your work.

② AUTO

Protects against financial loss in auto related injuries or damage to property by your automobiles.

③ INLAND MARINE

Covers your tools and equipment (such as tractors, trailers, and growing systems) from theft, fire and other risks.

④ PROPERTY

Insures your business against damage to buildings and contents due to a covered loss, such as a fire.

⑤ UMBRELLA

This coverage provides an added layer of protection in excess of your other insurance policy limits.

OPTIONAL COVERAGES

Hydroponic Endorsement

Added benefit of providing horticultural insurance coverage for "Growing Stock" which is defined in the cover and which is otherwise excluded in policy.. Coverage extension also includes "Processing water" which is a key component in the hydroponic industry.

Growing Stock Endorsement

Provides coverage for "Growing Stock" which is defined in the cover and which is otherwise excluded in policy. Also provides a \$250,000 limit to growing stock while temporarily removed from "your" greenhouse, or other buildings and within a 1,000 ft. of greenhouse, structure or building and is being prepared for sale or delivery.

To learn more about GrowPro's coverage options for Greenhouse Growers & Nursery Owners, visit us online.

Any information, suggestions, recommendations or best practices represented by NIP Group in this Risk Control Bulletin are solely for consideration in your loss prevention efforts. The information provided is intended to be a general summary and for educational purposes only. NIP Group takes reasonable efforts to provide accurate information but cannot guarantee its accuracy or that it meets local, state, or federal statutes, laws, or agency regulations. It is not intended to be complete or definitive in identifying all hazards associated with your business or in preventing workplace injuries or accidents. NIP Group disclaims any and all liability and is not responsible for reliance upon the information contained herein.