



**Farmers
of Salem**
Insurance since 1851

LAWN CARE / LANDSCAPE PROGRAM

Farmers of Salem Lawn Care/Landscape program is a competitively priced insurance product to meet all the coverage needs of the Lawn Care Professional. We offer Comprehensive Liability and Property coverages as well as endorsements for incidental Herbicide-Pesticide Application or Snow Plowing Coverage all under one Special Contractor's policy. Other valuable optional coverages available including Miscellaneous Property Floater, Scheduled Equipment Floater, and our own Contractors Plus Endorsement.

The program is designed for contractors whose residential and/or commercial work includes:

- Aerating and Pressing
- Bed Design and Installation
- Dethatching
- Fertilizing
- Lawn Maintenance
- Pruning
- Shrub and Tree Planting
- Seeding
- Sod Installation
- Spring and Fall Clean Up
- Residential Holiday Decorating
- Residential Decorative Lighting
- Residential Pavers
- Residential Retaining Walls no higher than 3 feet

Farmers of Salem also offers:

- Commercial Auto policies with Companion Credit pricing when you insure your client's business vehicles with us.
- Commercial Umbrella policies to package coverage to further meet liability limit requirements.

Superior claims service and competitive pricing backed by our experienced team providing the service and coverage you and your clients deserve in the event the unexpected happens...that's what Farmers of Salem has been in the business of doing since 1851.

We are proud to partner with independent agents to provide ***"Superior Service with Personal Attention"***, and offer opportunities for outstanding growth with our company. Contact our Marketing Dept. at 800-498-0954 Ext. 182 or email nfalin@fosnj.com for more info.

