



Small Business Insurance Solutions for Landscapers

Landscapers face their fair share of risks. From accidents on job sites to property damage, unforeseen events can disrupt business operations and jeopardize their financial stability. That's why landscapers need the appropriate insurance coverage to safeguard their long-term success. At Victor, we offer a range of small business insurance solutions specifically designed for landscapers and all they do. With Victor for Agents, you can get multiple quotes from multiple providers by entering your client's information just once.

Business owners' policies

- Compare quotes from multiple lines of business: CNA, Coterie
- Available nationwide
- Up to 50 employees
- Sub-contracted work up to 50%
- Up to \$10M in sales*
- Up to \$1,000,000 in Payroll
- Limits up to \$3M in total insured property*
- Liability limits up to \$2M/4M
- Multi-location available
- New ventures welcome
- Optional coverages: blanket AI, blanket waiver of subrogation, primary non-contributory wording, tools and equipment coverage
- Umbrella indication available with CNA BOP quote

Cyber

- Compare quotes from multiple providers: AmTrust, Coalition, Victor
- Available nationwide

- Revenues up to \$250M
- Limits up to \$2M bind-able online
- Limits up to \$5M via referral
- Cyber liability and Tech E&O coverage available

General Liability

- Compare quotes from multiple carriers: BTIS, Coterie, Hiscox, Homesite
- Available nationwide
- Up to 50 employees
- Liability limits up to \$2M/4M
- Sub-Contracted work up to 50%
- Up to \$10M in sales*
- Up to \$1,000,000 in Payroll
- Limits up to \$3M in total insured property*
- Multi-location available
- New ventures welcome
- Optional coverages: blanket AI, blanket waiver of subrogation, primary non-contributory wording, tools and equipment coverage, lawn care errors and omissions endorsement

Worker' Compensation

- Compare quotes from multiple carriers: AmTrust, CNA, Markel, Employers
- Limits up to \$1M/\$1M/\$1M
- No payroll cap
- Multi-state capabilities
- New ventures eligible in most classes
- Superior claims and loss control services
- Blanket AI available

Excess and Surplus lines

- Revenues up to \$250M
- Limits up to \$2M bind-able online
- Limits up to \$5M via referral
- Cyber liability and Tech E&O coverage available
- Multiple providers available: Joyn and Pathpoint
- Payroll up to \$300,000
- Up to \$3M in sales*
- Limits up to \$25M on scheduled TIV
- Multi-location available
- New ventures welcome
- Optional coverages: Blanket AI, Blanket Waiver of Subrogation, Primary Non-Contributory wording, Tools and Equipment coverage
- Liability limits up to \$2M/4M
- Excess liability up to \$5M

*Dependent on provider and class code

Available Classes

- Landscape Gardening
- Landscape Gardening - No Tree Removal or Excavation - Office
- Landscape Gardening - No Tree Removal or Excavation - Shop
- Landscape Drivers
- Lawn care services
- Lawn maintenance - commercials or domestic
- Lawn and yard maintenance - no pesticide or herbicide applications
- Lawn sprinkler installation - office/shop

Get started

Visit victorinsurance.com or scan the QR code to learn more.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

© 2025 Victor Insurance Managers LLC

Victor Insurance Services LLC in MN
DBA in CA and NY: Victor Insurance Services
CA Ins. Lic. # 0156109

25-409237-US