

**Advanced AFG Risk Services** has developed an extensive specialty property coverage for trees, plants and shrubs specifically targeted toward meeting the unique risks of insured's such as nurseries and tree farms

Our flexible property coverage offer limits up to \$10,000,000 under a single insurance program for Broad Name Perils coverage EXCLUDING growing crops

## Product Highlights

We provide coverage including, but not limited to, the following *classes of business*:

- Arboretums
- Builders and Developers
- Colleges, Universities or Municipalities with a landscape exposure
- Golf Courses
- Homeowners Associations
- Nurseries
- Office/Shopping Centers
- Tree Farms

## Program Parameters

- Minimum deductible of \$10,000
- Minimum premium of \$5,000

## Coverage Options

- All real/personal property made up of trees, plants, and shrubs
- Pertinent buildings such as retail stores, storage buildings and equipment

## Major Perils

- Fire (including brush areas)
- Wind
- Freeze
- Weight of Ice and Snow
- Lighting
- Theft

## Special Features

- Risks located in the following states: NC, SC, GA, AL, VA, KY, AR, MS, LA, TX, OK, AZ, CO, UT, NV, NM, TN and CA
- Each account may utilize the services of expert arborists, who specialize in valuation, planting techniques, storage requirements, loss/damage evaluation and "engineering" to help control exposures
- Debris Removal and installation are also covered as a loss expense

## Key Competitive Advantages

- Insurance Company is "A" rated (excellent) by A.M. Best
- Competitive terms and service
- Non-auditable policy

## Submission Requirements

- ACORD application
- Minimum 3 years currently valued loss runs
- Financial and D&B/Retail Credit reports are required for any insured in business for less than 1 year
- Complete description of operations (include brochures or website addresses when available)

## Contact

(visit our website at [www.liveassetinsurance.com](http://www.liveassetinsurance.com))

*John Dowling, Underwriter*

Phone: (203) 267-4661

Fax: (203) 267-6005

Email: [jdowling@advancedins.com](mailto:jdowling@advancedins.com)