

# **SEVEN DANGEROUS GAPS LURKING IN YOUR LANDSCAPE/NURSERY BUSINESS INSURANCE THAT WILL KEEP YOU AWAKE AT NIGHT!!...**

Don't Be the Next Insurance Victim!



PRESENTED BY GORDON QUINTON



# IS YOUR LANDSCAPE/NURSERY BUSINESS FULLY COVERED FOR ALL THAT COULD GO WRONG...**MAYBE NOT!!!**

My name is Gordon Quinton and I have been protecting business owner's like your self for over 25 years.

*Let me ask you a question "If you had a heart problem would you go see any general doctor for treatment or would you make sure you saw the best cardiologist money can buy!*

If you're like me, you would say "Yes Gordon, I would get the best cardiologist money can buy." Then, why would you not be taking the best advice when it comes to protecting your biggest assets - Your Business? A lot of insurance agents out there are what I call "General Agents" they will insure anything that walks through their door - plumber, roofer, machine shop, bowling alley. The problem with that, is they have a little bit of knowledge about everything but not truly an expert in ANY of those areas.

**At Quinton insurance we pride ourselves as landscape/nursery business insurance experts and that is all we do.**

*We have been insuring companies, just like yours, for the last 25 years and we collectively insure over 4.5 billion in properties all over the U.S & Canada*

I want to first thank you for taking the first step in educating yourself on insurance. Before you continue reading I urge you to please shut off your cell phone, email and social media and take out a pen and paper and take lots of notes because what I have to share with you on the next few pages will keep you awake at night worrying about the -

***Dangerous gaps that are currently "lurking" in your Landscape/Nursery insurance.***

## 1. **Replacement Cost for Your Tools and Equipment**

You had a really long day, and you get back to your shop and your too tired to unpack the truck and you head home.

**The next morning you get to the shop you see broken glass all around the truck and your worst nightmare has just happened. Your mowers and landscaping equipment have been stolen. You call your insurance company and report the claim only to find out that they are going to now depreciate all your tools and equipment and you're not a happy camper. You get the check from your insurance company for \$8,000.00 and the cost to buy everything that was stolen is now \$32,000.000**

If you added the Replacement Cost Endorsement onto your business insurance, you would be holding a check for 32k and would have all brand-new equipment and be back in business.



## 2. Loaning/Leasing of Vehicles

Let's say you and your buddy both have landscaping companies and your friendly competitors, and you share tools and equipment from time to time..

**On one occasion your lawnmower catches fire and is destroyed. You turn the claim into your insurance and come to find out that there is no coverage for your lawnmower because it was not in your care, custody, and control. Your friend now turns the claim into his insurance company and is also DENIED because that piece of equipment was not scheduled on his insurance policy at the time of the loss.**

Call me so we can advise you how to best protect you from this type of claim happening to you.

## 3. Snow Plowing Exclusion

Slip and fall claims from snowplowing are the #1 highest payout for insurance carriers. As a result, insurance companies are looking for ways to reduce their exposure..

**We have been hearing from a lot of insurance carriers that they are sending out SNOW PLOWING EXCLUSIONS on a lot of insurance renewals. Its very important that you read your insurance renewal policy to make sure that there is no exclusion on your insurance for snow plowing.**

*The last thing you need is to find this out the hard way when you get sued for a slip and fall claim only to find out there the claim is denied due to this exclusion on your policy.*

## 4. Contractor's E & O Coverage

This is a new coverage that is now being offered in the industry and is a MUST for every business owner in the green industry.

**Let's say that you're spraying a lawn and one of your technicians mixes the chemicals wrong and your customers lawn is destroyed. Under your current insurance policy this claim will be DENIED because it was a negligent act of your employee.**

*If you purchased Contractor's E & O coverage this claim will now be covered 100% and they will pay to replace the entire lawn for your customer..*

## 5. Employment Practices Liability Insurance (EPL)

This is the highest number of claims paid in the last five years in the insurance industry and is a MUST HAVE for every business owner.

**EPL will protect you from an employee who sues you for any claims for Sexual Harassment, Wrongful Termination, Age/Race Discrimination just to name a few. A typical labor attorney charges a minimum of \$450.00 per hour to represent you and most will require a \$10,000.00 just to review your summons and complaint from your employee's attorney..**

*You can add this valuable protection to your insurance for as little as \$500.00.*



## 6. Cyber Attack Insurance

Everyday we hear about another company who has been hacked and their clients data is stolen or held for ransom!

**Someone in the office, mistakenly opened an email with an attachment and that attachment had a virus that corrupted your entire computer system and allowed the hackers to gain access to all your confidential information on your computers.**

*If you had purchased this valuable protection your insurance company would pay to recover those files and protect your client's confidential data that was exposed.*

## 7. Loss of Use on Vehicles

**Let's say you just purchased a very special vehicle or piece of equipment that you use in your business everyday and if that piece of equipment or vehicle gets damaged or destroyed and you have jobs booked out for the next 30 days with a loss of revenue of \$5,000.00 per day.**

*You can now purchase loss of use coverage for that equipment/vehicle and in the event of an accident the insurance company will pay you for the lost revenue for the number of days until you can get that equipment back into use..*

## CONCLUSION:

I want to thank you for taking the time today to educate yourself on your insurance. I hope that the information that we shared with you today was very informative and more importantly, very easy to understand, as most insurance articles that I read are very boring, painful and puts me to sleep. My goal was to make this informative and easy to understand at the same time.

**I would like to offer you a free no obligation analysis of your current insurance portfolio.**

To get started all you have to do is one of the following options that is easiest for you.

Warmest Regards,



Gordon Quinton  
President & CEO



Phone: 800-454-1970 Ask Michelle, my personal assistant, to schedule a meeting.

Go to: <https://calendly.com/gq67> to schedule a meeting.

Scan the QR code to set up an appointment

