

Garden Insurance

Your garden organization or you as an individual face liabilities every day. One of the best ways to protect you or an organizations assets is to carry adequate business liability insurance. A Commercial General Liability (CGL) insurance policy is your first line of defense against many common claims that could occur in your gardens.

General Liability insurance basically covers claims of bodily injury or other physical injury or property damage. It protects you and your organization against incidents that may occur on your premises or at other covered locations. Commercial General Liability enables your organization to continue operations while it faces real or fraudulent claims of certain types of negligence or wrongdoing. The primary exposure especially for any gardening organization are third party slip and falls that could occur in your gardens.

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GARDEN CLUBS, ASSOCIATIONS, CIVIC ORGANIZATION, FOR OR NON PROFIT OR FOR INDIVIDUAL GARDNERS

COMPREHENSIVE GENERAL LIABILITY:

General Aggregate- other than Products and Completed operations	\$2,000,000
Products and Completed Operations	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage to Premises Rented to you	\$ 100,000
Medical Expense Limit	\$ 5,000

RATED FROM: PREMIUMS START \$250

CLUBS-CIVIC SERVICE NO BUILDING	# MEMBERS
SCHEDULE ALL LAND THAT IS GARDENED	RATED OFF
1 ACRE	

SPECIAL COVERAGE ENDORSEMENTS AVAILABLE:

Amendment General Aggregate limit per location and per project

Included in the General Liability form volunteer workers while performing duties during related to the conduct of your business are Insured under this policy form CG00 01

Additional Insured –CLUB MEMBER FORM CG2002 are also included with respect to their liability for your activities or activities they perform on your behalf.

Additional Insured-GRANTOR OR LICENSES if you have an organization is requesting this status and is granting or licensing CG2035

Additional Insured CG7202 Blanket form IF YOU HAVE A REQUEST FOR ADDITIONAL INSURED'S OTHER THAN NEED SEPARATE ENDORSEMENT FOR

Additional Insured- for permitting required by the City of Pittsburgh if needed

OPTIONAL GENERAL LIABILITY COVERAGES:

Sexual Abuse and Molestation

Non Owned and Hired Auto Liability

SPECIAL EVENTS COVERAGE – CARRIER MUST BE NOTIFIED AND DETAILS PROVIDED.