Greenhouse / Nursery Insurance

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



OVERVIEW

Greenhouses and nurseries need protection for glass and poly structures, heating systems and growing stock, and carriers look at structure type, heat backup and plant values.

WHAT'S COVERED

Greenhouse structures
Glass, poly and hoop houses against wind and hail.

Growing stock
Plants and trees in containers and in the field.

Heat and power loss
Plants lost when heat or power fails.

Equipment
Boilers, irrigation and potting machines.

General liability
Customers at your retail garden center.

Good to know
A backup generator and alarm that alerts you when heat fails are the controls carriers ask about most.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Frost and freeze to field stock on many forms
- × Disease and insects
- × Gradual wear of poly coverings

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Square feet under cover
- Structure type and age
- Stock values at peak season
- Heating system and backup power
- Retail sales, if any

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/greenhouse-nursery/

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