The Southern Agency
Insurance & Bonds

LIVE PLANTS, GREENHOUSES AND CHEMICALS

A failed heater can damage plant stock.

You hold living stock in greenhouses or outdoor displays and may offer planting services. Accepted plant values, climate-system repair and spoilage need distinct terms, alongside visitor and chemical-release claims.

RISKS WORTH DISCUSSING

01 **Loss of temperature-sensitive living stock**

02 **Visitor injuries on wet outdoor surfaces**

03 **Releases involving gardening chemicals**

Scan to get a quote today

Or call
800-777-1872

GARDEN CENTER INSURANCE

Coverage worth discussing

Commercial property
Insured nursery structures after covered physical damage.

General liability
Covered visitor injury from accepted nursery activities.

Workers compensation
Work-injury benefits for eligible nursery employees.

Equipment breakdown
Covered internal failures of accepted heaters/pumps.

Environmental liability
Cleanup under expressly accepted chemical-release terms.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 **Listen**
We review your operations, coverage and past claims.

02 **Assess**
We look at hazards and ways to reduce risk.

03 **Build**
We compare carriers, premiums and audit terms.

04 **Support**
We revisit coverage as your work changes.

SCAN TO
Read the full guide

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TheSouthernAgency.com