

Landscape Ontario

London Chapter

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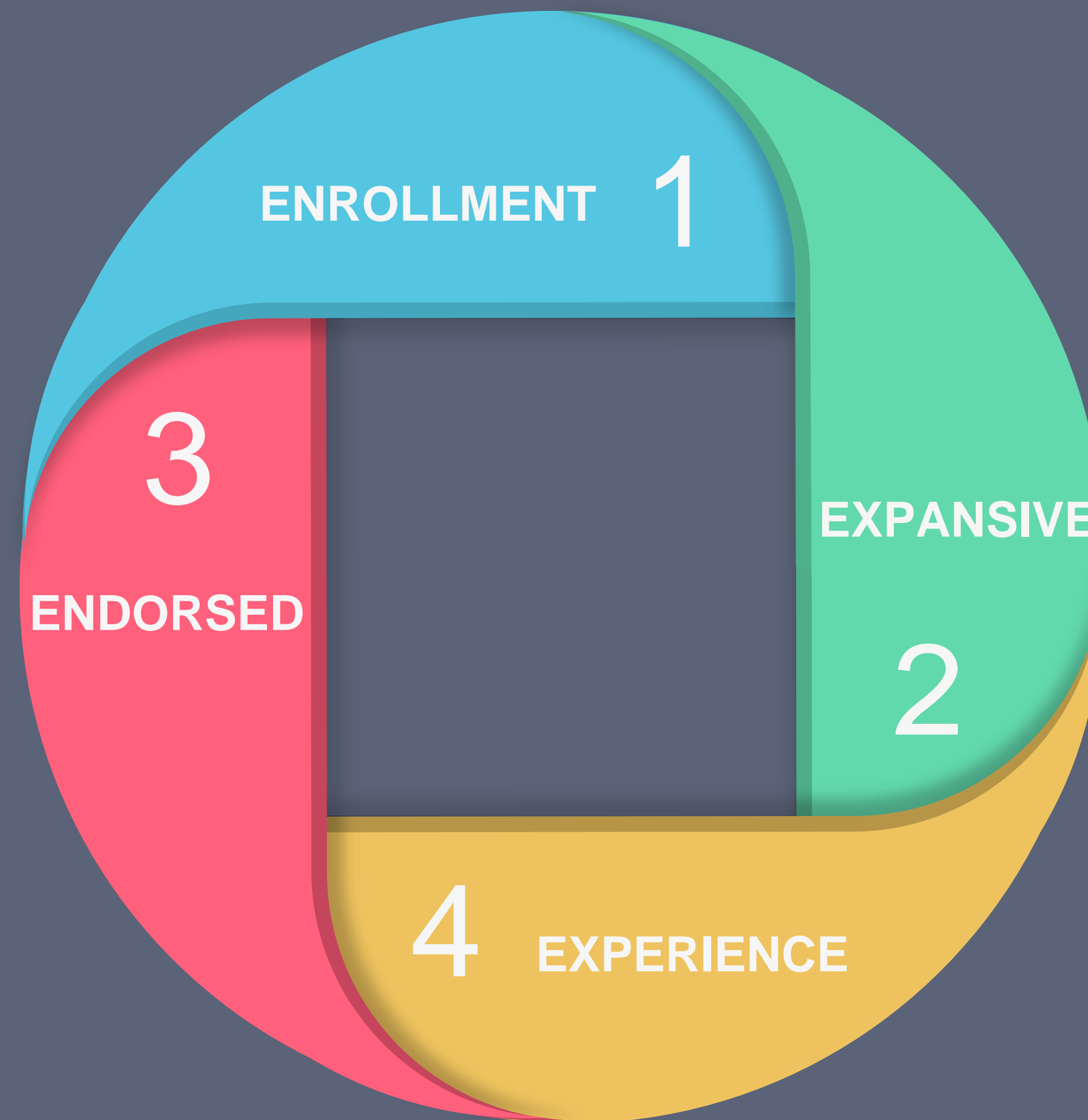
Landscape Ontario HortProtect Group Insurance Program

01

Presently, over 430 LO / CNLA Members, 4000+ employees enrolled.

03

Only endorsed program by Landscape Ontario.



The largest group insurance program of its kind in the industry.

Investment Guild have been representing the program for over 25 years.

02

04

WHO IS ELIGIBLE

HortProtect Group Insurance Program

Y

Landscape Ontario
Members

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Business Owners & their
Employees

O

No minimum employee
requirement
(i.e. 1 employee groups)

U

Permanent,
Full-Time Basis
(min. 15 hrs/week)

IMPORTANCE OF GROUP BENEFITS



01 Family -
Protect Your Loved Ones

02 Employee Retention

03 Tax benefits

04 Corporate policy

WHAT DO YOU GET?

01 Life Insurance & Accidental Death & Dismemberment (with Critical Illness coverage)

02 Pay Direct Drug Card

03 Coverage for 13 Paramedical Practitioners such as, massage therapy, chiropractor, and physiotherapist

WHAT DO YOU GET?

04 Travel Insurance

05 Disability Insurance
(Income Replacement)

06 Dental Care and much more!

WHY THIS PROGRAM?

Competitively Priced & Comprehensive Coverage

*Seasonal Employees
Winter layoff coverage with premium payment (Max. 6 months)*

No Medical Evidence Required

Flexible, Fast & Easy to Implement and Excellent Customer Service

Supports your Association and Industry

COVERAGE/PRICING

Greenhouse Coverage

Snow removal

Pricing is competitive on both Automobile and Property / Casualty

Sudden & accidental pollution coverage up to \$1,000,000

Rental Equipment \$25,000/\$50,000





SNOW REMOVAL CONTRACTS

What do insurers look for?

INDEMNITY CLAUSES

- Not all hold harmless agreements bad?

SCOPE OF WORK

- Measurable amount of accumulation
- Time frame to respond following snow
- Is bare pavement realistic?

HortProtect Provides Assistance with Snow Removal Contracts

HORTPROTECT WORKS CLOSELY WITH LANDSCAPE ONTARIO
ON FAIR CONTRACT WORDINGS FOR CONTRACTORS

WE PROVIDE CLAIMS ADVOCACY
AND MEET REGULARLY WITH THE INSURANCE COMPANY ON THIS.

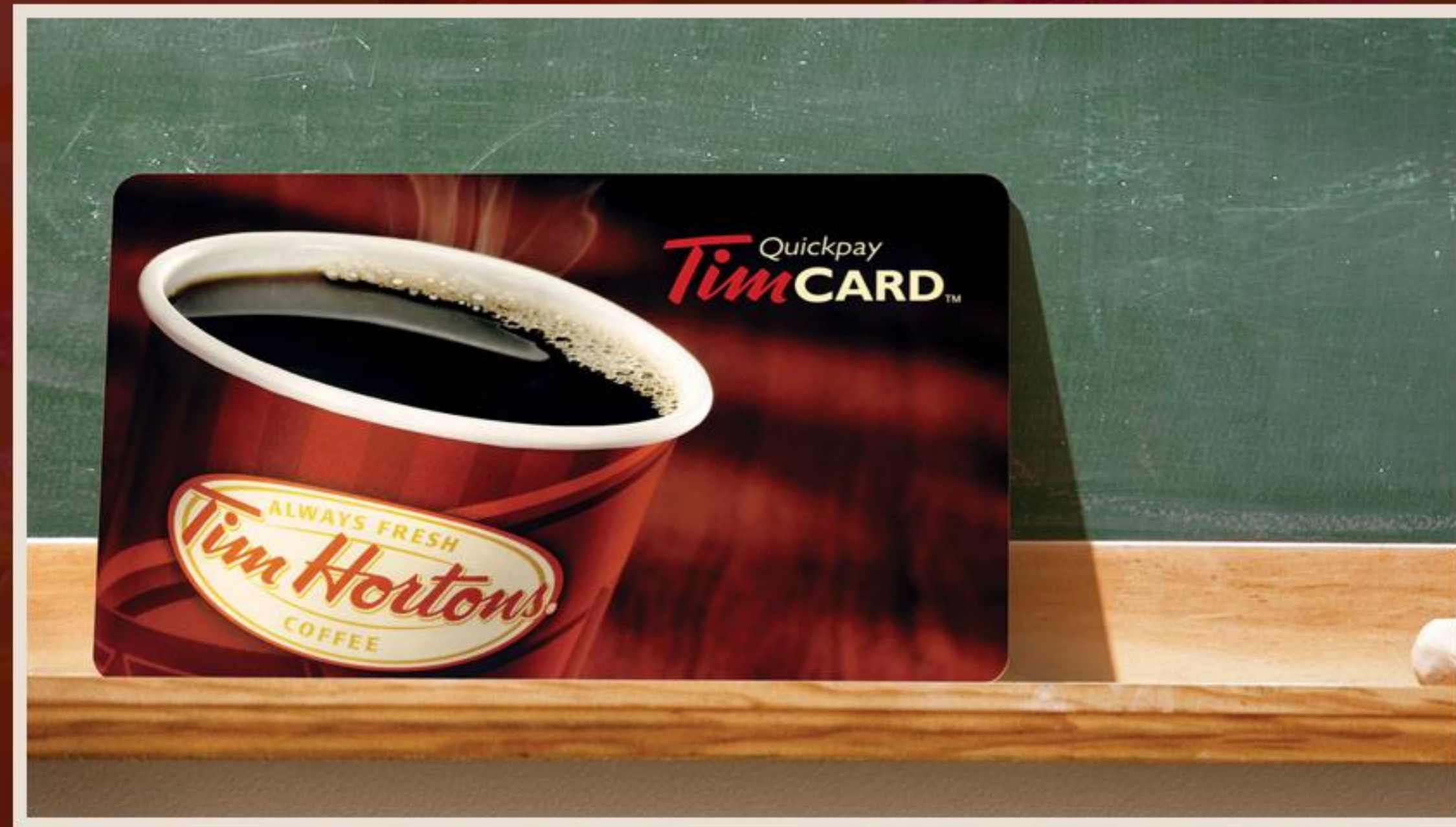


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Group Life, Health & Disability



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