

Why choose Hortica?

We provide insurance solutions for horticultural businesses like yours. We've been serving this industry since 1887, following the highest standards of ethics, honesty, professionalism, and accountability. We can do the same for you.

We provide stability

We're dedicated to meeting the needs of the horticultural industry, understanding that our success is directly tied to this industry and the businesses we insure. We're proud that 25 percent of our policyholders have been with us for more than 25 years.

How you benefit:

We focus on policyholders, not stockholders. You're more than a customer to us. Our history and financial strength provides stability and an established track record in our insurance programs. We're here to serve our policyholders in the horticultural industry.

We provide dedicated service

Hortica understands the unique needs of horticulture businesses, and we're the only U.S. insurance company solely dedicated to:

- Florists
- Nurseries
- Garden centers
- Sod farms
- Greenhouse growers
- Wholesale floral distributors
- Interior plantscapers
- Landscape and lawn care professionals

How you benefit:

We help you:

- *Obtain the coverages and protection your business needs*
- *Select the proper amount of insurance*
- *Reduce and/or avoid losses*
- *Receive prompt and fair claims settlements*
- *Operate a secure, safe business*

We provide financial strength

As a brand of the Sentry Insurance Group, Hortica is part of one of the largest and most financially secure mutual insurance companies in the U.S. With more than \$15.7 billion in assets, a \$4.7 billion* policyholder surplus, and an A+ (Superior) rating from A.M. Best, the industry's leading rating authority, we provide peace of mind and the assurance that we'll be there when you need us most.

How you benefit:

With our financial stability, you get the peace of mind you deserve in covering your biggest investment and livelihood—your business.

We provide experience

Our associates are insurance professionals who understand the unique risks and needs of your business. In addition, our advisory council is comprised of respected industry leaders.

How you benefit:

Decisions at all levels at Hortica are made with a unique knowledge of and uncompromising passion for the horticultural industry.

We provide loss control and safety services

Our specialized services in these areas include on-site consultations, thermographic inspections, targeted safety presentations, webinars, annual claims analysis, and training materials.

How you benefit:

You'll receive advice on topics such as types of structures to build/re-build, engineering of greenhouses with respect to wind and snow loads, safe use of shade cloth/energy curtains, and tips to minimize everyday risks. Many loss control and safety resources are also available on our website, helping save you money in the long run.

We provide full-service care

Hortica offers business insurance, employee benefits, and personal insurance. We nurture a culture of high ethical standards and are committed to the principles of professional behaviors and integrity.

How you benefit:

Enjoy having your insurance needs met with one company, and be confident we'll listen to you and provide superior, cost-effective insurance solutions.

We provide proactive claims handling

If a claim occurs, we'll provide prompt and fair settlements. We're more willing to provide critical insurance to member companies considered high risk and/or during certain business cycles when typical insurance providers restrict coverage.

How you benefit:

You get the attention and service you deserve in the claims process. You also receive the coverage you need when you need it most.

We provide support to industry associations

Hortica actively collaborates with and support various national and state industry associations, including the following:

- American Floral Endowment (AFE)
- AmericanHort
- Association of Professional Landscape Designers (APLD)
- Horticulture Research Institute (HRI)
- Master Nursery Garden Centers (MNGC)
- National Association of Landscape Professionals (NALP)
- National Greenhouse Manufacturers Association (NGMA)
- Society of American Florists (SAF)
- Wholesale Florist & Florist Supplier Association (WF&FSA)

How you benefit:

Our contributions support research, governmental relations, educational scholarships, industry education programs, and innovative solutions to industry concerns. These activities can improve the profitability and development of businesses like yours.

*Assets and policyholder surplus as of Dec. 31, 2016, and represent the aggregate total for all members of the Sentry Insurance Group and are not reflective of any individual underwriting company. A.M. Best rating as of 5/19/2017.

Hortica® property and casualty coverages are underwritten, and loss control services are provided, by Florists' Mutual Insurance Company and Florists' Insurance Company, members of the Sentry Insurance Group. For more information, visit hortica.com. Policies, coverages, benefits, and discounts are not available in all states. See policy for complete coverage details.