

Landscape insurance comes in many different forms, from [general liability insurance](#) to [workers compensation](#) and equipment insurance policies.

These policies apply whether or not we are talking about

[landscaper insurance or lawn care insurance](#).

And while many landscape jobs overlap from planting to mowing, knowing how to set up your

[landscape contractor insurance policy](#)

to take advantage of the lowest rates can mean more dollars back in your pocket.

The tip that I want to talk about today is for landscape contractors who also perform lawn care or lawn mowing services. If your company provides both of these services, then you may have a way to simply adjust the classification codes on your work comp policy and reduce your overall workers compensation policy costs.

Here's the trick. Most landscapers use the code number 0042 which is titled: Landscaping and Gardening on their workers compensation policy.

This is a catch all code for most all landscaping operations.

But what few landscapers know is that there is another code number 9102 which is titled: Park –

NOC.

This NOC stands for not otherwise classified.

If you have employees whose job is just mowing services, then their payroll can be put in this class code 9102 for a cheaper rate.

How much will you save? Well, generally speaking the rate for the class code 9102 is about 60% of the rate for class code 9102. You will save somewhere on the order of \$3.00 or more for every \$100 of payroll.

That's like cutting your mowers payrolls costs by 3% with one easy phone call.

At [Clinard Insurance Group, in Winston Salem](#) , NC, we specialize in [helping landscapers all over North Carolina with their insurance needs](#)

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We speak your language and we understand your business.

We have special programs that should help you reduce your overall insurance costs, without sacrificing the coverage you need and want.

If you would like help with your landscape insurance or your lawn care insurance policies, please call our office, toll free, at 877-687-7557, or visit us on the web at

[the landscapers helper web page](#)

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