

Why choose us?

You deserve insurance solutions tailored to your business.

You also deserve to receive support and service from knowledgeable and experienced professionals who understand your business and the horticultural industry. Since 1887, we've helped protect businesses in the horticultural and floral industries, following the highest standards of ethics, honesty, professionalism, and accountability to deliver unparalleled service to our customers. We can do the same for you and your business.



We provide experience

For more than 135 years, we've been dedicated to the horticultural industry. Our associates are insurance professionals who understand the unique risks your business faces. We're also proud to feature an advisory council comprised of respected leaders from the horticultural industry.

YOU RECEIVE INFORMED, TAILORED INSURANCE SOLUTIONS

Your interests are our interests. We take a look at your unique situation and design an insurance program that not only make sense for you, but are created with a specialized knowledge of and uncompromising passion for the horticultural industry.



We provide full-service care

As one of our customers, we offer you business insurance coverage, claims service, and safety programs.

YOU SAVE TIME

Working with one provider saves you time and allows us to get a full picture of your entire operation and what coverages will work best for you. We want to establish a relationship with you so we can help you and your company now and in the future.



We provide financial strength

Hortica® is a brand of Sentry Insurance Group. Today, we're one of the largest and most financially secure mutual insurance groups in the nation, with more than \$22.9 billion in assets and \$7.5 billion* in policyholder surplus. The insurance group holds an A+ (superior) AM Best Financial Strength Rating (FSR).**

YOU GET PEACE OF MIND

With our financial stability, you have one less thing to worry about. If you suffer a loss, we'll be there when you need us most. We're here to help protect your biggest investment—your business.



We're focused on you and your business

We're solely dedicated to the horticultural industry, including:

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

YOU GET ACCESS TO A FULL RANGE OF SERVICES

We can help you:

- Obtain coverages that make sense for your business
- Reduce and prevent losses
- Select the proper amount of insurance based on your operations
- Receive prompt and fair claims settlements
- Operate a safe and secure business

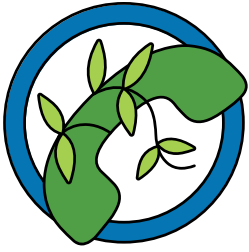


We provide loss control and safety services

You can work with our safety services team to help reduce possible hazards at your business at no additional cost to you. Our specialized services include on-site consultations, thermographic inspections, targeted safety presentations, webinars, annual claims analysis, and training materials.

YOU CAN HELP IMPROVE YOUR BOTTOM LINE

We can help you with topics such as greenhouse maintenance best practices and safe use of shade cloth/energy curtains, and provide you with tips to minimize everyday risks you, your customers, and your employees face. By taking precautions before a loss happens, you can save money in the long run.



We provide proactive claims handling

You get the support of a team of experienced claims professionals dedicated to serving you. Our execution, customer service, communication, and focus on solutions keep the entire claims process moving along efficiently.

YOU GET YOUR BUSINESS RUNNING AGAIN

You get the attention and service you deserve to help you get your operations back to normal. We're available 24 hours a day, seven days a week, and we have relationships with local contractors to help you mitigate further losses and start rebuilding.



We provide stability

We understand our success is directly tied to this industry and the businesses we insure. Our goal is exceptional service, and not just when you have a claim. We're proud that 25% of our policyholders have entrusted us to help protect their businesses for more than 25 years.

YOU RECEIVE CONSISTENT SERVICE

As part of a mutual insurance group, we focus on you, the policyholder—not stockholders. You're more than a customer to us. We succeed when you do. Our experience and financial strength provides an established track record in our insurance programs. Our goal is to serve you.



We support industry associations

We actively collaborate with and support various national and state industry associations, including:

- American Floral Endowment (AFE)
- AmericanHort
- Association of Professional Landscape Designers (APLD)
- Horticultural 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)

YOU STAY INFORMED

A thriving horticultural industry can make it easier for you to succeed. Our contributions support research, governmental relations, educational scholarships, industry education programs, and innovative solutions to industry concerns. These activities can help improve your development and profitability.

We look forward to getting to know more about you and your business and learning how we can work together to help you succeed.

If you have any questions, please contact us at 800-851-7740. Thank you.



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*Assets and policyholder surplus are as of December 31, 2022, and represent the aggregate total for all members of the Sentry Insurance Group and are not reflective of any individual underwriting company.

**A+ (superior) AM Best Financial Strength Rating (FSR) current as of June 2023. For details about AM Best's rating scale, see <https://www.ambest.com/ratings/guide.pdf>.

Hortica® brand property and casualty coverages are underwritten, and loss control services are provided, by Florists' Mutual Insurance Company, Florists' Insurance Service, Inc., Edwardsville, IL, or affiliated 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.