



# Landscape Contractors Insurance Services, Inc.

## GUIDELINES FOR RECEIVING REBATES

**IT PAYS TO INSURE WITH LCIS** - As an insurance agency that has focused on the landscape industry for our entire history, we have developed close ties to trade associations like the California Landscape Contractors Association (CLCA). In addition to the LCIS Rebate Program, we support the CLCA through participation in meetings, conventions, outings, education, advertising and sponsorships. LCIS is pleased to be offering this rebate program to the members of the CLCA.

Landscape Contractors Insurance Services, Inc. rebate program is not guaranteed and is subject to approval by the Board of Directors during the year in which it is to be paid. If a rebate is approved, the rebate will consist of pro-rata distribution based upon an eligible insured's premiums paid in the calendar year prior to paying the rebate (i.e. rebate paid in calendar year 2009 is based upon premiums of eligible insureds paid in calendar year 2008). The cutoff date for eligibility is November 15<sup>th</sup> of the calendar year in which rebate is to be paid and the rebate will be paid to eligible insureds on or about December 1<sup>st</sup> of that year.

### **ELIGIBILITY RULES:**

1. CLCA membership must be active and renewed on or before November 15<sup>th</sup> of the calendar year in which the rebate is to be paid.
2. Insurance policies on which the rebate is paid shall be in force at the time rebate is paid. If the policy is not renewed the Insured is not eligible for a rebate, and their portion of the rebate otherwise due is paid to remaining eligible members.
3. Policies/Premiums eligible for rebate are Package, Auto, Inland Marine, Property, General Liability, Umbrella, EPLI, and Workers' Compensation.
4. Premium not eligible are Health Insurance, Benefits Coverage, Bonds, or other non-commissionable fees.
5. If the insured is eligible to receive a rebate, its' account receivable with Landscape Contractors Insurance Services, Inc. must be in good standing and have no balance due over 30 days. The balances must be paid in full prior to November 15<sup>th</sup>, or any rebate will be applied to any unpaid balance.