



COMPLETE Coverage

LANDSCAPE CONTRACTORS INSURANCE SERVICES, INC. NEWSLETTER

APRIL 2007



CONNIE
CARPENTER

Need A Driver Exception? These Tips Might Help

By Connie Carpenter – Quality Assurance Underwriting Manager

Are you having trouble hiring drivers who are acceptable to the Insurance Company?

Here are some things underwriters typically look for when asked to make an exception for an unacceptable driver.

Company underwriters want to know there are controls in place regarding drivers. Does the insured allow employees to use vehicles to run errands, or take company vehicles home after work?

Is there a driver agreement the employees are required to sign that outlines the insured's expectations of the employees that are driving company vehicles?

If you need to write a letter to the company requesting an exception, it is looked upon favorably when you acknowledge the driver's infractions and demonstrate your understanding that the driver needs to take action to change his or her driving habits.

Showing that you have talked with the driver regarding their poor driving record and making it clear that you will be monitoring the driver is a must.

Has the driver taken steps to have the violation removed from their record by attending traffic school? Company underwriters look more favorably on a driver that has attended traffic school, especially in a classroom setting, as apposed to an online school. They believe drivers can better learn by interacting with others in the classroom setting.

When an underwriter receives a request from an insured that dismisses a driver's infractions as being "something everyone does," or "not being a serious problem," they will be less likely to make an exception. If there are several recent infractions, it is less likely an exception will be allowed. If this is the case, attending traffic school to have the violation point removed from the driver's record is favorable.

DUIs are taken very seriously by company underwriters. If a driver has had a DUI in the last 3 years it is an automatic exclusion of the driver on the policy. Once the DUI is within a couple of months of being 3 years old and the driver has not had any other violations or activity on their MVR, the underwriter may then allow an exception.

Lastly, the insured's loss ratio is considered when an underwriter is asked to make an exception. A poor loss ratio is not looked upon favorably. Be sure you are monitoring your company's losses, follow up on accidents and make your employees aware of your expectations.

Safe driving and following the law should be taken seriously and are important to being an acceptable driver. We hope these tips will be helpful to you and your business.

MISSION STATEMENT

"To provide quality insurance products at competitive prices, along with superior service through our commitment of excellence to our customers and employees."

Coaching Legend Becomes CLCA Keynote

By Nelson Colvin, LCIS Secretary/Director



"TODAY, I MET A LEGEND," said Nelson Colvin about Coach John Wooden.

One day about six or seven months ago, my wife Leslie called me from the salon where she gets her nails done. She told me that John Wooden, the former UCLA basketball coach – someone whom I really admire – was there, waiting for his daughter, and that I should bring over my copy of his latest book for him to sign. She had bought it as a present to me and I had just finished reading it.

As it worked out, I wasn't able to take the book over at that time, but took it later and asked if the manicurist would have it

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- Targeted Inspection and Consultation Fund – See Page 3



STEVE HARTMAN
CEO / President

Busy Time – Successful Time

Work Comp Rates Down 20%

It has been a real busy time of the year for LCIS and its insureds with 40% of our business renewing on April 1st. LCIS enjoyed favorable results in providing still more rate

decreases on our insureds' Workers' Compensation policies! Rates have come down again an average of 20% or more! The Workers' Compensation Rating Bureau has also come out with another recommended rate decrease of 11.3% on July 1st. This is for accounts that renew on or after July 1st and are on top of the rate decreases from January for this year and a special LCIS program rate decrease between July 1, 2006 and January 1, 2007!

LCIS still continues to offer extremely competitive rates, with the addition of markets and our great partnership with Cypress Point! And our rebate program continues to be unparalleled in the industry!

LIS Drawing Winners Announced

Congratulations to our winners from the drawings at the LIS show in February: Callaway Big Bertha Driver (Donated by Cypress Point) – Gary Mott of Mott Landscape in Aptos; and Ben Hogan Bettinardi "Baby Pen" putter (Donated by Cypress Point) – Chad Galvin of Jeff Galvin Landscaping in Bishop. Winner of our Grand prize – a John Wooden signed basketball – is Mike Forsberg of Mike

Forsberg Landscape & Maintenance, Inc. in Harbor City! It was great to see the large turnout this year and look forward to seeing you all at the future LIS shows. I hear the LIS committee has something up their sleeves for future shows! This is the best Landscape show in the Western United States!

LCIS Continues Its Tradition of CLCA Event Sponsorship

LCIS is also proud to have sponsored the Day at the Races for the San Fernando Valley Chapter and neighboring chapters! This fun-filled day, held at the beautiful Santa Anita Race Track in Arcadia, once again benefitted the CLCA Immigration Task Force.

Coming up this Fall, LCIS will be sponsoring the great speaker Mikki Williams presenting "A Balancing Act" at the CLCA Convention in Nashville, TN, on November 8, 2007! Be sure to get signed up early for the convention – you won't want to miss it!

Your participation in our insurance programs enables LCIS to give back to the members of CLCA by sponsoring CLCA special events. No other agency gives back to the association the way LCIS does!

Nevada Office Set to Open June 1

LCIS is opening a Nevada office effective June 1, 2007! We are proud to announce that Tom Raasch, a previous Senior Account Executive in California, will be helping us open our office in Nevada. Some of you may have known Tom in California, so drop him a note of congratulations after June 1st at Traasch@lcisinc.com. We are all

excited about having Tom back on our team and he is really excited as well to be back! We look forward to serving contractors on a direct basis in Nevada! We also have the endorsement of the Nevada Landscape Association.



TOM RAASCH, his wife Victoria and their children will be relocating to Las Vegas to head up our Nevada office, set to open June 1. Watch for details in an upcoming edition of this newsletter!

As always, thank you to those of you who participate in our programs at LCIS and to those of you who don't, give us a chance. It doesn't cost you anything, but may save you something!

Sincerely,
Steven W. Hartman
President/CEO, LCIS, Inc.

Contact Us

Toll-Free (800) 628-8735

President

Steve Hartman ext. 520

Chief Operating Officer

Kim Ayala ext. 511

Sales Manager

Terry Mahlman ext. 580

Certificate Request Fax (800) 440-2378

LCIS Website www.lcisinc.com

LCIS Employee Recognition Program Comments

The following LCIS staff members recently received high praise for a job well done:

Jeff Pogue

"I would like to nominate Jeff Pogue as an LCIS employee that really makes a difference! Jeff is the Vice President of Membership for the Inland Empire Chapter of CLCA. During the past few months Jeff has worked very hard to introduce new members to our Chapter. During this short period our membership has increased significantly. I can assure you that Jeff has played a very important role in our Chapter's Revitalization!

"Jeff was also co-chair of our March 23rd Poker Tournament. On behalf of our Chapter I wish to extend our sincere 'Thanks' for his outstanding efforts!"

– William Shannon, IE Chapter President, Shamrock Landscape

Debbie Cerkueira

"Debbie goes forward and beyond for our company. Anytime we have a concern, she is very attentive and very professional, yet she makes us feel like a friend or family member!"

– Erica Contreras, Tierra Verde Landscape

Employee Spotlight

Terry Wyrick, Work Comp Underwriting Department, has

worked for LCIS for seven years. When asked what she likes the most about working at LCIS her response was, "I enjoy working with all of my co-workers."

In her free time she enjoys writing and spending time with her grandchildren. Terry also likes doing all of the "grandma things" such as shopping, reading together and trips to the zoo.



"I enjoy working with all of my co-workers"



Debra Spencer has over 20 years in the insurance industry and is her third year with LCIS. With a background in both Personal and Commercial Lines fields, she has worked a variety of areas including processing, claims, sales and customer service.

"What I enjoy about being at LCIS is working with people who are truly committed to their clients."

"What I enjoy about being at LCIS is working with people who are truly

committed to their clients," says Debra. "I see my clients as my friends, and for that reason, I what to make sure that they get the service they deserve while making the process as pleasant as it can be."

Debra enjoys doing yard work on her days off. She says it brings her a great sense of satisfaction and relaxation. Debra, her husband Don of 16 years and her 13 year-old son Donald, also enjoy camping, fishing and weekend getaways to the coast.

For additional information, visit the LCIS Website: www.lcisinc.com



TERRY MAHLMAN
Sales Manager

WC GURU

Targeted Inspection and Consultation Fund

By Terry L. Mahlman, CPCU

It's that time again. Each year in March, all California employers having an experience modification (X-mod) of 125% or above in the previous year, are levied an assessment that funds the Cal/OSHA

Targeted Inspection and Consultation Fund (TICF). Cal/OSHA uses these funds to reduce injury and illness rates in high hazard industries and with employer's who have X-mods of 200% or greater. The landscape industry is not currently considered a high hazard industry.

So, if your 2006 X-mod was 125%-199%, you will receive the assessment, but your company may not be targeted for any Cal/OSHA inspections. If your 2006 X-mod was 200% or higher, a Cal/OSHA consultant will be assigned to provide you with assistance in identifying and eliminating the hazards that may be causing your elevated X-mod. This will likely include a Cal/OSHA inspection.

LCIS is committed to assisting you in reducing your X-mod. The key is maintaining an effective safety program. This will eliminate the cost of the assessment, and help you in reducing your workers' compensation insurance costs. More importantly, it will reduce injuries to your employee workforce. Please contact LCIS to arrange for a Loss Control Consultant to assist you with your safety program.

Do you have any workers' compensation questions that you would like answered in future LCIS newsletters? Email your questions to tmahlman@lcisinc.com.

The amount of the assessment will be based upon your 2003 policy-year payroll as follows:

WC PAYROLL RANGE	ASSESSMENT
Less than \$250,000	\$100
\$250,000 to \$500,000	\$200
\$500,001 to \$750,000	\$400
\$750,001 to \$1,000,000	\$600
\$1,000,001 to \$1,500,000	\$800
\$1,500,001 to \$2,000,000	\$1,000
\$2,000,001 to \$2,500,000	\$1,500
\$2,500,001 to \$3,500,000	\$2,000
\$3,500,001 and above	\$2,500

Coaching Legend Becomes CLCA Keynote, continued from page 1

signed the next time Coach Wooden came in. I put one of my business cards in the book with a note asking him to give me a call. The following week his daughter called. I explained about the CLCA Leadership Conference that was coming up, and asked if he still did speaking engagements. She said he did. Things were getting exciting.

After checking on price and getting an okay from keynote sponsor Landscape Contractors Insurance Services (LCIS) and CLCA Executive Director Sharon McGuire to make sure that he would fit into the program, we finalized the arrangements. The one requirement was that we provide transportation. As the Coach is 96 years old, I offered to drive him myself if need be. Leslie suggested that I hire a limo instead, and that way I would be free to chat with Coach Wooden on the ride to and from his home in Encino.

Fast forward to the day of the Leadership Conference keynote presentation. Coach Wooden's talk was inspiring and profound. And he was both gracious and congenial answering all my questions and signing a couple of basketballs as well.

On the way back to his home from the Hilton we got on the subject of sports in general and he told me that his all-time favorite sport was BASEBALL (not basketball) and his favorite teams were the Angels and the Yankees. He is friends with Angels manager Mike Scioscia and Joe Torre of the Yankees. He knew about the various players, not only on the major league rosters, but he was knowledgeable about the minor league players as well.

I hope that those of you who were fortunate enough to hear him speak enjoyed the morning as much as I did. It will be a day I'll not forget.

Golden Oak Co-op is proud to have provided the book, *Wooden on Leadership*, to those in attendance. LCIS is likewise honored to have sponsored John Wooden as the Leadership Conference Keynote Speaker. WHAT A WONDERFUL DAY.

Making a Difference!

LCIS Employee Recognition Program

If one of our employees has made a positive difference by providing outstanding service and deserves recognition, please let us know. Fill out the information on this form and submit via fax or e-mail to:

Attn: Ginnie Day, Human Resources
 Fax: (800) 440-2378
 Email: gday@lcisinc.com



Landscape Contractors Insurance Services

I would like to nominate:

LCIS, Inc. Employee Name

Reason for Recognition:

Your Name:

Company:

Daytime Phone:

Date:

LCIS Displays Major Presence at CLCA's LIS Show in L.A.

The Feb. 28-March 1 Landscape Industry Show at the Los Angeles Convention Center featured Green Industry suppliers from throughout the Southwest, putting their best feet forward in making connections with literally thousands of contractors and other attendees. Among them was a large entourage from our LCIS family of companies who not only staffed a large, doublewide booth on the convention floor, but also participated in the planning and managing of LIS to ensure this year's big CLCA trade show was bigger and better

LCIS FAMILY OF COMPANIES and their reps are visited at the LIS Show by Orange County CLCA President Kevin Fairchild (below, left).



LCIS CEO/PRESIDENT Steve Hartman visits the CLCA booth at the recent LIS Show with LCIS rep Jeff Pogue.



DISCUSSING the ever-improving LIS Show are LCIS Board Chair Allen Chariton, Director Jon Alsdorf, and Secretary/Director Nelson Colvin.



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Safety Tips of the Month

APRIL 2007

Kudos for LCIS, Plus Some Practical, Safe Driving Tips

By Mike Garcia, Enviroscope

I am 46 years old and have been driving since I was 16. With 30 years experience under my belt, I would say I'm a pretty attentive driver and I spend most of my days driving as I go to check on jobs and give potential clients written estimates. Recently, a car pulled out of a driveway without looking. Despite my being a very alert driver, the car had pulled out too fast for me to react and avoid their bumper hitting my passenger side tire; destroying my tire and wheel assembly.

Having never experienced this, I found my head spinning with about a million questions. Who do I call; what do I do? Is the driver of the other car OK? Am I OK? The unknowns will shake you no matter how small of a fender bender.

All I could think of was to call my insurance company, LCIS, which proved to be the right thing to do. I traded phone numbers and all the appropriate paperwork with the other driver before making the call, and words cannot describe the sheer feeling of relief I experienced once I spoke to someone at LCIS. My representative, Deb Spencer, helped me get my thinking straight when I needed it most.

My case was assigned by LCIS to a local agent who was concerned, conscientious, quick, efficient and most of all, extremely competent. When the body shop seemed to be dragging their feet, he intervened in order for me to get my truck back promptly, making me feel like a VIP.

I was pleasantly surprised to have been treated the way I was, having heard horror stories from friends about the poor way their claims were handled by other insurance companies. Not only was I treated fairly, but LCIS went above and beyond the call of duty to give me the security I needed, when I needed it most. I originally joined CLCA for the insurance, hoping I would never need it, but I guess

that's why they're called "accidents."

I hope you or your employees never have an accident, but the reality is, some will, and if you do, know that you are in the best hands with LCIS. I speak from the bottom of my heart and want to congratulate and thank LCIS for their A-plus service.



That said here are a few safe driving tips you may have not seen before. They come from years of real life driving experience...

- Don't eat while driving; men, don't shave while driving; women, don't put your makeup on while driving. Rear bumper sandwiches, missing eyebrows and eyebrow pencils in the eye could await you.
- It is best not to talk on the phone while driving. If you must use the phone, plan ahead and make sure your most frequent calls are on speed dial. Always use a hands-free speaker system.
- Everybody knows not to drive if you have been drinking. But just as important, never drive while sleepy, extremely tired, if you're on cold medication, or if you're excessively hungry. All of these conditions can also affect your reaction time.
- Make sure you maintain at least a two-second difference in distance between you and the vehicle in front of you. Honest.
- Program your music before you depart. That split-second it takes to change a station or a CD could be the last one of your life.
- Keep music volume relatively low. Many people have been involved in accidents with emergency vehicles because they did not hear the siren.
- When possible, avoid driving behind a vehicle that does not allow you to see at least partially what is going on ahead of the vehicle that is directly ahead of you. If those brake lights go on you know it will be your turn soon.

- Always look in your mirrors and be aware of your surroundings. Try not to let yourself get "boxed in." This way you have some place to move to when that errant traffic cone suddenly materializes right in front of you.
- Don't drive behind large trucks – especially gravel trucks – if you don't want to keep buying new windshields for your vehicles.
- Always allow ten more minutes for the trip than you think you need. Better to be someone who arrives a little early or on time, than to get a speeding ticket or to become a statistic.

Mike Garcia, a frequent contributor to this section, is a Past President of the LA/SGV Chapter and presently serves as VP of Advertising for the chapter. His company, Enviroscope, has thriving installation, maintenance and pond divisions.



Mike Garcia

Contributing to the development of this article was Jared Hernandez.

Safety Tips Wanted!

Do you have some safety tips that have made a difference for your company? Send them to LCIS at the address below, ATTN: Editor, and they might appear as future Safety Tips of the Month to share with your fellow CLCA members.



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Reconocimiento para LCIS, Además Algunas Ideas Prácticas de Seguridad al Conducir *Por Mike Garcia, Enviroscape*

Tengo 46 años y he conducido desde mis 16. Así que con 30 años de experiencia debajo de mi cinturón, puedo afirmar sin temor a equivocarme que soy un conductor bastante atento. Además, paso la mayor parte de mis días manejando de sitio en sitio mientras superviso trabajos, y les doy a potenciales clientes mis estimados

Así fue como recientemente me encontré con un automovilista que arrancó su vehículo y salió a la calle sin mirar. A pesar de que soy un conductor bien alerta, el automóvil salió tan rápido que no pude reaccionar a tiempo y evitar que su paragolpes le pegue a la altura de la rueda del lado del pasajero, destruyendo la llanta y la rueda.

Como esta es la primera vez que me pasa, me encontré a mi mismo con mi cabeza andando a alta velocidad y con un millón de preguntas sin responder. ¿A quién debo de llamar? ¿Qué hacer en esta situación? ¿Está el conductor del otro auto bien? ¿Yo me encuentro bien?

Todo lo que pude pensar en ese momento fue el llamar a mi compañía de seguros, LCIS, cosa que probó ser lo mejor que pude hacer. Intercambié números de teléfonos y todos los papeles apropiados con el otro conductor antes de hacer la llamada, y no puedo describir la sensación de alivio que sentí al hablar con alguien de LCIS. Mi representante, Deb Spencer, me ayudó a mantenerme enfocado cuando más lo necesitaba.

Mi caso fue asignado por LCIS a un agente local que se preocupó responsablemente, actuó rápidamente y eficientemente, y por encima de todo esto, actuó de manera competente. Cuando el chapista aparentaba tomarse su tiempo para hacer los arreglos, él intervino para que yo pudiera recuperar mi camioneta rápidamente, haciéndome sentir como un cliente VIP.

Fue una placentera sorpresa el haber sido tratado como lo fui, habiendo oído historias de horror de parte de amigos acerca de lo mal manejados que fueron sus reclamos por otras compañías de seguro. No solo yo fui tratado de una manera justa, sino que LCIS

fue más allá y sobrepasó mis expectativas de su deber al darme la seguridad que necesitaba en el momento que más la necesitaba. Inicialmente me uní a CLCA por el seguro, esperando que nunca lo fuera a necesitar, pero sospecho que por eso a este tipo de situaciones les llaman "accidentes."



Espero que usted o sus empleados nunca tengan un accidente, pero la realidad es que alguien lo tendrá, y si lo tiene, quiero que sepa que usted está en las mejores manos que puede estar con LCIS. Agradezco sinceramente desde el fondo de mi corazón y quiero felicitar y agradecer a LCIS por su servicio sobresaliente.

Aquí está una Lista de Ideas Prácticas de Seguridad al Manejar, con algunas ideas nunca antes mencionadas y que son producto de años de experiencia en frente de un volante...

- No coma mientras conduce.
Hombres: No se afeiten al manejar.
Mujeres: No se maquillen cuando estén al frente del volante.
- Lo mejor es no hablar por teléfono cuando uno está manejando. Si usted usa el teléfono, planeé usted de antemano el tener sus teléfonos programados para discado rápido. Siempre use sistemas de manos libres.
- Todo el mundo sabe que no debe de conducir un vehículo si usted ha estado bebiendo. Pero también es importante que no maneje cuando está cansado y medio dormido, o si está tomando medicación para la gripe, o si está excesivamente hambriento. Todas estas condiciones también pueden afectar su capacidad de reacción.
- Asegúrese de guardar como mínimo una distancia de dos segundos de diferencia entre usted y el vehículo que está en frente suyo. Sea honesto.
- Programe la música que desea oír antes de comenzar su viaje. Ese pequeño medio segundo que a usted le toma cambiar la estación de radio o el CD puede ser el último que usted viva.

- Mantenga el volumen de la música relativamente bajo. Muchas personas que han estado envueltas en accidentes con vehículos de emergencia fue porque no pudieron oír la sirena.
- Cuando le sea posible, evite manejar detrás de un vehículo que no le deje mirar aunque sea parcialmente qué es lo que está pasando adelante en el camino. Al ver que las luces de freno comienzan a encenderse adelante, eso le indicará que a usted le va a tocar detenerse también.
- Use siempre sus espejos y esté atento a lo que pase a su alrededor. Trate no quedar "atrapado." De esta manera usted tendrá un lugar a donde moverse cuando algo errático en el tráfico de repente se materialice en frente suyo.
- No maneje detrás de camiones grandes – especialmente camiones que transporten grava – salvo que usted quiera reemplazar muy seguido el vidrio parabrisas.
- Siempre agregue unos diez minutos extras más al tiempo total de viaje que está por iniciar. Es mejor arribar un poquito temprano, que recibir una multa de velocidad o transformarse en una estadística.

Mike García, un frecuente contribuidor de esta sección, es uno de los otroras Presidentes del Capítulo de LA/SGV y actualmente sirve como VP de Anuncios del capítulo. Su compañía, Enviroscape, posee creciente divisiones de instalación, mantenimiento y estanque.



Mike Garcia

Jared Hernández contribuyó con el desarrollo de éste artículo.

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LOOKING FOR MORE INFORMATION?

Please see the attached Details, Questions and Answers page and/or
Contact Your Landscape Contractors Insurance Services Representative:

Ashley Hissong
LCIS Benefits
800.750.5247 x104
ahissong@lcisinc.com



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PlatinumPlus Plan

Scheduled Benefit Health Insurance Plan

Details, Questions and Answers

Who is eligible for coverage?

All your employees, over age 18 and under age 65, are eligible for coverage.

No health questions are asked, no preexisting condition restrictions, everyone is accepted.

How is the PlatinumPlus Plan different from traditional health plans?

PlatinumPlus is what is known as a scheduled benefit health insurance plan. This means the plan pays *fixed* benefit amounts in connection with medical services received. Any amount charged for medical services—by a Doctor, Hospital or other health care provider—that exceeds the scheduled payment is the employee's responsibility.

So it works like a lot of dental insurance plans, paying a fixed amount for a crown or filling?

Yes. For example, if one of your employees visits a doctor and the doctor charges \$80, the **PlatinumPlus** Plan will pay a scheduled benefit of \$60, leaving the employee to pay the remaining \$20 to the Doctor.

Why is the PlatinumPlus Plan so inexpensive?

Because there are limitations on the number and amount of benefit payments. The benefit payments may not completely reimburse for every medical expense an employee may incur, especially regarding catastrophic illness.

Covered Medical Services

The plan provides scheduled benefit payments for the most used medical services: doctor's office visits, prescription drugs, health screenings, diagnostics, hospital stays and surgeries.

Discount Medical Provider Network (PPO) and Drug Card

Significant cost savings are available to your employees through a PPO network and a Drug Card program from Walgreen's.

Getting Covered

- A simple application, enrollment information for each employee and a payment for the first month's premium is all that is needed.
- Coverage effective dates are always the first of the month.
- Spouse and child coverage available for an additional premium charge.



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LANDSCAPE CONTRACTORS INSURANCE SERVICES, INC.

This is just a brief description of the coverage available. Please review the certificate of insurance for complete details.

If you have questions or need additional information about the plan, please contact Ashley Hissong at LCIS Benefits, 800-750-5247 ext. 104, ahissong@lcisinc.com