**Industries We Serve**

**Construction**

Each successful bid brings profit, but it also introduces potential risks to your contracting business. As projects expand, so should your contractors insurance to mitigate risks effectively. Failing to secure the right insurance exposes your business to significant risks. As a responsible contractor, ensuring proper coverage is essential. Heartland Insurance excels in customizing insurance policies to address the specific exposures your business encounters. Specializing in high-risk areas, we are confident in delivering unmatched protection tailored to the unique challenges your contracting business may face.

Your contractors insurance must encompass critical coverage areas such as liability, workers compensation, bonds, disability, and coverage for commercial vehicles and trucks. Any oversight in these aspects puts your job and company at significant risk. Comprehensive coverage across these areas is essential to safeguard your business from potential liabilities and uncertainties.

Heartland Insurance recognizes that cost is a primary concern for contractors operating on slim profit margins. We understand and address this sensitivity by customizing your contractors insurance policy. Our goal is to trim expenses while ensuring you receive sufficient coverage. With Heartland, you have control over the types of coverage you choose, allowing you to strike a balance between cost-effectiveness and comprehensive protection tailored to your specific needs.

**Janitorial**

When employees travel to locations, hold keys to buildings, and work late at night, they're exposed to unique risks. Working alongside valuable items and using potentially hazardous cleaning solutions adds to the complexity. Imagine an accidental mishap where a priceless vase is knocked over during cleaning or money mysteriously disappears from a petty cash box. These scenarios highlight the need for comprehensive coverage to address unexpected incidents. Be prepared for the unforeseen with insurance that safeguards against potential losses arising from such situations.

At Heartland we understand the potential for lawsuits arising from various scenarios, even if allegations are baseless. In today's legal landscape, any lawsuit, justified or not, can strain finances and jeopardize a company. Recognizing the financial implications, insurance coverage becomes a crucial safeguard for janitorial companies. It provides a necessary layer of protection, ensuring they can navigate legal challenges without risking their financial stability.

Janitorial insurance is indispensable for your business. While general liability insurance is crucial, it may not fully address the unique risks of janitorial services. Operating without janitorial liability insurance and Errors & Omissions (E&O) is akin to a brain surgeon without malpractice insurance. General liability and E&O insurance complement each other, offering comprehensive coverage. Your janitorial service can greatly benefit from both, ensuring thorough protection against a range of potential risks and liabilities.

Consulting with an experienced Heartland insurance agent is a wise step to safeguard your business. Our insurance professionals cannot only guide you on obtaining the right protection but also review existing and new contracts. This proactive approach helps identify potential pitfalls that might lead to lawsuits, ensuring that your business is well-prepared and protected against unforeseen risks.

**Landscapers**

As a landscaper, your days are likely spent working closely with clients outdoors. When you're on the go, the last thing you need to worry about is your insurance coverage. However, a standard business insurance package may fall short. A comprehensive landscaping services insurance program should account for everything – from your equipment and employees to the specialized risks inherent in your profession.

**Workers’ compensation insurance for landscapers is a must**

Workers' compensation insurance is a necessity, but the details can vary by location. Given the physical demands, exposure to chemicals, and the skill required in landscaping, the risk of employee injuries or fatalities is heightened. Robust workers' compensation coverage is crucial for protecting both your business and your employees. It's essential that your insurance company is informed about job site locations to ensure accurate and comprehensive policies.

**Go beyond basic General Liability**

For landscapers, the need for general liability insurance is nuanced. Much of the work is carried out on clients' properties, introducing unique risks. Potential damages range from accidental harm to expensive structures like patios to clients tripping over equipment. Hazardous spills from chemicals and liability for subcontractors' actions further emphasize the complexity. General liability insurance becomes essential to address these specific challenges and protect your business from potential claims.

**Other business insurance policies should be considered.**

Landscaping services insurance programs should extend beyond the fieldwork to address essential business aspects. Cyber liability insurance safeguards against data breaches, while commercial property insurance is vital for owned equipment and office spaces. Additionally, including coverage for employee theft and employment practices liability is crucial for unforeseen challenges.

Contact us today to discuss your landscaping services insurance needs and ensure comprehensive protection for your business.

**Trucking**

Insurance is indispensable for businesses, and it becomes especially critical in the trucking industry due to its inherent risks. Commercial truck drivers contend with daily hazards such as accidents, theft, and even piracy. To safeguard your drivers, trucks, and clients' cargo, a comprehensive insurance plan is essential. Heartland Insurance is dedicated to ensuring your company is fully covered in the event of an accident. As a full-service California commercial truck insurance provider, we offer comprehensive coverage, demonstrating our unwavering commitment to the success of your trucking company.

**What types of coverages should be included on a Commercial Trucker’s Insurance Policy?**

A comprehensive commercial truck insurance package includes various coverages, offering diverse ways to protect against the numerous risks associated with trucking operations.

**Trucker Auto Liability** - Every commercial truck must be covered by liability insurance. This coverage protects you from liability risks in the event of an accident where you or your driver is found at fault. It includes financial assistance for bodily injury claims, covering medical bills for the injured party, and addressing property damage resulting from the collision. Regardless of fault, liability insurance also covers the expenses of your defense if legal action arises from the accident.

As per the Department of Transportation, commercial truck drivers are required to maintain insurance coverage ranging from $750,000 to $1,000,000. The necessary amount is determined based on factors such as the vehicle's size, travel distance, and the type of cargo being transported.

**Motor Truck Cargo** - Motor Truck Cargo insurance is a form of inland marine insurance designed to safeguard goods and property during transportation by a motor carrier.

**Physical Damage** - Physical Damage coverage protects the insured vehicle from various perils, including collision, vandalism, and fire.

While many trucking insurance companies offer liability, cargo, and property damage coverage, Heartland Insurance specializes in providing general liability insurance and workers' compensation. It's essential to note that general liability insurance differs from Truckers Auto Liability, as it covers risks unrelated to truck operation, such as accidents in your office.

Our licensed insurance representatives are committed to being part of your team and ensuring the success of your business. Contact us today for a commercial truck insurance quote.

**FedEx Independent Service Providers (ISP)**

For FXG ISPs or TSPs, understanding the intricacies of insurance in relation to FXG and your employees is crucial. Knowing how to minimize risk is equally important. Our focus is on securing the best parcel delivery insurance coverage options for you while keeping premiums low. This way, insurance becomes one less concern on your to-do list, allowing you to navigate your operations with confidence and peace of mind.

As a FedEx Ground ISP or TSP contractor, it's crucial to recognize that you lack the corporate-level protections of FedEx. You need your own insurance, tailored to protect your liability, workers, and profits. Our agency specializes in this niche coverage, ensuring you have comprehensive financial and legal protections in case of situations like auto accidents, injuries, or unexpected scenarios. We understand the unique challenges faced by FXG contractors and are dedicated to providing robust insurance solutions for your specific needs.

**Coverages offered for FedEx ISP & TSP**

• Workers Compensation Insurance

• Non-Trucking Liability & Physical Damage for FedEx Ground Contractors

• Employment Practices Liability and Directors / Officers Coverage

• General Liability for FedEx Ground needs and landlord needs

**Home Healthcare**

Heartland Insurance offers specialized insurance programs tailored for community care facilities, home health agencies, nursing homes and hospices, catering to various states and agency sizes. Our streamlined process ensures a quick and easy acquisition of home care business insurance, providing comprehensive coverage at a competitive rate without a lengthy application process. With the right insurance in place, your home health business can focus on delivering excellent care to clients, knowing that you're adequately protected against the significant liability exposures your business may encounter.

**Community Care Facilities**

Community care facilities, clinics, and assisted living facilities play a vital role in enhancing the lives of the elderly and offering peace of mind in their later years. However, like any business, they encounter unforeseen, unexpected, or uncontrollable risks that need careful consideration.

Heartland Insurance strives to safeguard your community care facility from circumstances beyond your control, including alleged personal injury, bodily harm, or wrongful death. Having the appropriate coverage is crucial to preventing your business from experiencing catastrophic losses in the event of a liability claim.

We provide the following types list of business insurance to community care facilities, clinics, and assisted living agencies:

* Worker’s Compensation
* Professional Liability
* Hired & Non-Owned Auto Liability
* Sexual Abuse & Molestation
* General Liability
* Surety Bond
* Commercial Property
* Employment Practices Liability
* Comprehensive Crime

**Home Health Agencies**

Home health agencies are organizations that provide a range of healthcare services in the comfort of a patient's home. These services often include medical care, nursing care, therapy (physical, occupational, or speech), and assistance with daily living activities. Home health agencies aim to support individuals recovering from illness, managing chronic conditions, or needing assistance due to age or disability, allowing them to receive care in their own residences.

Heartland Insurance specializes in offering comprehensive insurance tailored for home health agencies that employ caregivers and home care providers. Our coverage is designed to protect your business from potential catastrophic losses, providing a safeguard for the unique risks associated with home healthcare services.

We present a diverse array of insurance options for your consideration, encompassing:

* Workers’ Compensation
* Professional Liability
* Hired and Non-Owned Auto Liability
* Sexual Abuse & Molestation
* General Liability
* Surety Bond
* Commercial Property
* Employment Practices Liability
* Comprehensive Crime

**Hospice**

As a hospice provider, navigating daily challenges while prioritizing patient care is your focus. You instill a sense of security in your patients, and it's only fitting that you have insurance coverage offering the same peace of mind. At Heartland Insurance, our dedicated experts are committed to cultivating enduring relationships. We collaborate with you to tailor the right coverage, ensuring your hospice agency feels genuinely secure.

We provide the following types list of business insurance to hospice agencies:

* Workers’ Compensation
* Professional Liability
* Hired and Non-Owned Auto Liability
* Sexual Abuse & Molestation
* General Liability
* Surety Bond
* Commercial Property
* Employment Practices Liability
* Comprehensive Crime

**Nursing Homes**

Nursing homes offer crucial support to the elderly and those in need during challenging times. Like any business, they face risks, often resulting in lawsuits for bodily harm, neglect, or wrongful death. These legal challenges, whether due to financial implications or time-consuming cases, can strain resources. Adequate liability insurance is essential for mitigating such risks and ensuring smoother resolution.

We provide the following types list of business insurance to nursing homes and other healthcare facilities:

* Workers’ Compensation
* Professional Liability
* Hired and Non-Owned Auto Liability
* Sexual Abuse & Molestation
* General Liability
* Surety Bond
* Commercial Property
* Employment Practices Liability
* Comprehensive Crime