

**2025-2026**  
**ANNUAL PREMIUMS**  
 (GENERAL & PRODUCTS LIABILITY LIMITS)

Each Occurrence	300,000	500,000	1,000,000	2,000,000
Aggregate	600,000	1,000,000	2,000,000	4,000,000

**Tree Farms, includes (1) Choose & Cut\***  
 (Acreage)

0-100	\$412.00	\$422.00	\$432.00	\$578.00
101-200	\$612.00	\$622.00	\$632.00	\$778.00
Over 200	\$812.00	\$822.00	\$832.00	\$978.00

\*Each additional Choose & Cut location: 50% of first

**Retail Lots:** (Rates Per Location)

1	\$380.00	\$396.00	\$466.00	\$606.00
2	\$326.00	\$366.00	\$436.00	\$576.00
3-5	\$320.00	\$346.00	\$410.00	\$556.00
6-10	\$310.00	\$326.00	\$396.00	\$546.00
Over 10	\$286.00	\$306.00	\$366.00	\$516.00

**Pesticide Herbicide Coverage:** Limit \$100,000 Premium \$100.00  
 Limit \$200,000 Premium \$165.00

**California Experience Premium:** (Rates per Location) \$60.00  
 Applicable to all applications with a California location.

**Higher Limits are available**  
 ALL PREMIUMS ARE FULLY EARNED