

Snowplowing Guidelines

Merchants Insurance Group writes Contractors involved in snowplowing as an incidental service on our MAP® Contractors Package, MAP® Contractors BOP, Commercial Package, Monoline General Liability and Commercial Auto policies, with the following guidelines:

Eligible

- Snowplowing of residential driveway and sidewalks, other than apartments or condos
- Residential plowing, limited to 1-4 family single structure dwellings
- Commercial snowplowing for single occupancy business locations with maximum of 35 parking spaces
- Snowplowing with a pickup truck type body

Ineligible

- Plowing of high traffic areas such as strip plazas, shopping centers, malls, "big box" stores, religious institutions, medical centers, factories, or apartment or condo complexes
- Snowplowing of streets and roads
- Heavy dump trucks, front loaders or backhoe-type vehicles used to move snow

Contractors

Merchants
A*dvantage*
P*lus*

Contractors
Package

This is a summary of coverage intent, and no coverage is provided by this summary. Please refer to the actual coverage forms for complete information on the coverages offered.