

Snow Insurance for Businesses



How Much Snow (Or Lack Of Snow) Would Tip The Scale For Your Business?

Get peace of mind and help shield your business from snow-related financial risk.

Snow Insurance Designed To Help Reduce Annual Budget Volatility

Businesses at all levels use various metrics to budget for annual snowfall removal costs. Regardless of how the budget is set, each year the actual weather can cause these companies to go over budget. To help avoid dipping into other resources, consider a snow insurance policy.

Types Of Snow Insurance

These are just a few snow protection possibilities that can be structured for your business.

Seasonal Surplus or Lack of Snow-Accumulation Coverage

You choose the snowfall accumulation level, that would jeopardize your budget, as well as the amount of funds per-inch of snow you want to cover. If snowfall totals fall short of the chosen accumulation level, Lack of Snow-Accumulation coverage provides you a payout. Conversely, if snowfall totals exceed the chosen accumulation level, Surplus coverage provides a payment.

Snow-Event Coverage

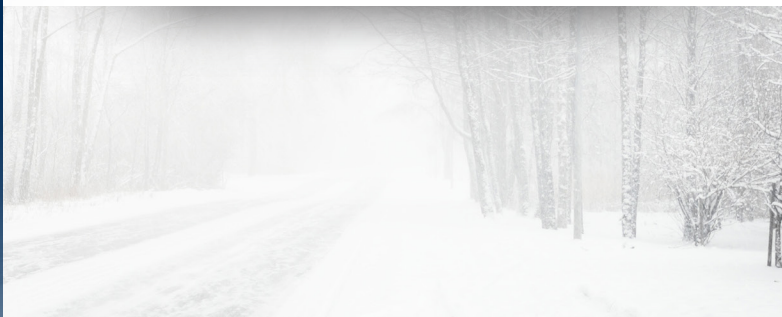
With this type of coverage, you indicate the daily snow total that defines the event, the number of snow events that will cause a budget overrun, as well as the amount of funds-per-event. When the actual number of events meets or exceeds the number in the policy, a payout occurs.

Unique Snow Coverage

Such a contract may reduce the influence of a single day of heavy snow. Your policy can be written to include only weekends and holidays when overtime costs are highest, as well as multiple locations.

GET STARTED

Talk to our licensed agents to create a custom quote for your snow insurance policy today.



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Example Snowfall Structure

Lack of Snowfall

If recorded snowfall is less than the policy threshold, the policy pays a specified amount up to the aggregate limit.

Coverage Location: Boston Airport				
Covered Period	Threshold Per Event	Coverage Per Inch	Aggregate Limit	Premium
(11/15/25 - 3/31/26) 137 Days	12 inches	\$10,000	\$80,000	\$7,997

Excess Snowfall

If recorded snowfall is greater than the policy threshold, the policy pays a specified amount up to the aggregate limit.

Coverage Location: New York Central Park				
Covered Period	Threshold Per Event	Coverage Per Inch	Aggregate Limit	Premium
(11/15/25 - 3/31/26) 137 Days	55 inches	\$10,000	\$100,000	\$9,593

Excess of Snow Events

If there is an abnormally high number of snow events during a season, the policy will pay a claim for every event that exceeds the snow event threshold and event deductible up to the policy aggregate limit.

Coverage Location: Trenton Mercer County Airport					
Covered Period	Event Deductible	Threshold per Event	Coverage per Event	Aggregate Limit	Premium
(11/15/25 - 3/31/26) 137 Days	10 Events	1.00"	\$10,000	\$50,000	\$6,188

**Prices may vary; for illustrative purposes only.*