CORY WASHINGTON & CO.

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GARDEN CENTER & NURSERY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for garden centers, nurseries, and greenhouse growers. Priorities reflect typical exposure for this class; confirm against the operation's stock, structures, and services.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Nursery Stock / Growers Coverage**	Covers living plants outdoors and in greenhouses — standard property forms exclude plants that are stock from outdoor coverage.	CORE
☐	**Greenhouse Structures**	Covers glass, polycarbonate, and hoop houses against snow, wind, and hail.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers customer injuries, loading accidents, and products sold, including chemicals.	CORE
☐	**Equipment Breakdown / Spoilage**	Covers plants lost when heating, cooling, or irrigation systems fail.	PREVALENT
☐	**Commercial Auto**	Covers delivery trucks and dump trucks for bulk materials.	PREVALENT
☐	**Pollution / Chemical Liability**	Covers spills or releases from stored pesticides and fertilizers, often excluded.	SITUATIONAL
☐	**Contractors Liability**	Needed if the business plants or installs at customers' properties.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states; seasonal workers, lifting, heat, and equipment drive injuries.	CORE
☐	**Business Income**	Replaces income after a loss during the short spring selling season.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for the plants themselves. Standard commercial property forms cover outdoor trees, shrubs, and plants only narrowly and exclude plants that are stock from that coverage — so a garden center's most valuable inventory may not be covered for wind, hail, or freeze without a dedicated nursery stock form. Greenhouse crops add equipment-breakdown exposure: a heating failure on a cold night can destroy an entire season's inventory, and plant quarantines can force destruction of stock.

IMPORTANT — PLEASE READ