

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.

COREPREVALENTSITUATIONAL

— 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

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.