

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 landscape architects providing planning and design only. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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
☐ Professional Liability (E&O)	Covers design errors in grading, drainage, and code compliance.	CORE
☐ General Liability	Covers injury and damage during site visits.	CORE
☐ Prior Acts / Retroactive Date	Keeps coverage for older projects whose claims arrive later.	CORE
☐ Workers' Compensation	Covers staff visiting sites with active grading.	CORE
☐ Extended Reporting Period (Tail)	Covers claims after you retire or close.	PREVALENT
☐ Design-Caused Pollution	Covers stormwater and runoff claims pollution exclusions may bar.	PREVALENT
☐ Cyber Liability	Covers CAD files and client data.	PREVALENT
☐ Business Owner's Policy	Covers the office, plotters, and equipment.	PREVALENT
☐ Hired & Non-Owned Auto	Covers staff driving to sites.	PREVALENT
☐ Project-Specific Professional Liability	Covers large parks and stormwater jobs needing dedicated limits.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by landscape architects is relying on a landscape contractor's GL or a basic business owner's policy. Those forms usually exclude professional services, but the typical claim is drainage or pavement failure from site design — an E&O claim. Also check for a pollution exclusion that could bar stormwater runoff claims unless design-caused pollution is carved back.

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.