CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-LANDSCAPING-CHK Rev. 09-2026

LANDSCAPING BUSINESS — 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 landscape companies. Priorities reflect typical exposure; confirm against tree work, hardscape, and chemicals.

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
☐	**Commercial General Liability (incl. Products-Completed Operations)**	Covers injuries and damage during work and after it's finished.	CORE
☐	**Workers' Compensation**	Required in most states.	CORE
☐	**Commercial Auto**	Covers trucks and trailers — confirm trailers and attached equipment are included.	CORE
☐	**Contractor's Equipment / Inland Marine**	Covers mowers, trailers, and tools.	PREVALENT
☐	**Pesticide / Herbicide Applicator Coverage**	Needed if the company applies chemicals.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is a tree-work exclusion. Many landscaper policies exclude tree trimming or removal above a set height, and tree work carries some of the highest injury and property-damage severity in outdoor work. Landscapers should confirm what tree work their policy covers, refer work near power lines to qualified arborists, and call 811 before every dig.