

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.

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.