CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

TREE SERVICE & ARBORIST — 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 tree trimming, removal, and arboricultural operations. Priorities reflect typical exposure for this class; confirm against the applicant's actual work mix.

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
☐	**Workers' Compensation**	The signature exposure for this class. Tree trimmers and pruners have a documented fatality rate roughly 30x the national all-industry average per BLS/TCIA analysis — falls, chainsaw contact, and struck-by injuries from falling limbs are common and severe.	CORE
☐	**Commercial General Liability**	Covers third-party property damage from falling limbs, rigging failure, or a dropped section of tree — the most frequent claim type in this trade.	CORE
☐	**Commercial Auto Liability**	Covers trucks, chip trucks, and towed chippers/stump grinders moving between job sites.	CORE
☐	**Inland Marine / Equipment Floater**	Covers chainsaws, chippers, stump grinders, and rigging equipment against theft or damage away from a fixed location.	PREVALENT
☐	**Umbrella / Excess Liability**	Extends limits above GL/auto/employers liability — often required for storm/emergency response contracts and municipal or utility work.	PREVALENT
☐	**Professional Liability (E&O) — Consulting/Risk Assessment**	Applies specifically to tree risk assessment or consulting work where the applicant does not perform the physical labor — a materially different exposure (advice-based, not physical) from active climbing/removal.	SITUATIONAL
☐	**Pollution Liability**	Situational for applicants applying pesticides, herbicides, or plant health care chemicals as part of operations.	SITUATIONAL
☐	**Employers Liability / Stop-Gap**	Required in monopolistic workers' compensation states (ND, OH, WA, WY) since standard WC does not include employers liability coverage there.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The exposure most likely to be underpriced for this class is treating all tree work as one risk. Utility line-clearance work falls under a separate OSHA standard (29 CFR 1910.269) with its own qualification and minimum-approach-distance requirements — an applicant doing any work near energized power lines carries meaningfully higher severity than one doing only residential trimming and removal away from utilities, and that distinction should shape both the underwriting questions asked and the premium charged, not be folded into a single generic "tree service" classification.

IMPORTANT — PLEASE READ