How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A WORKERS COMP — THE DEFINING COVERAGE

- [ ] Workers comp with correct **class codes** for tree work (high-hazard).
- [ ] Any subcontractors carry their own coverage (or they land on my audit).

B GENERAL LIABILITY & PROPERTY DAMAGE

- [ ] **General liability** for third-party injury and property damage (e.g., a limb through a roof), at an adequate limit.

C EQUIPMENT (INLAND MARINE)

- [ ] Chippers, bucket trucks, chainsaws, and climbing gear covered off-site and in transit.

D COMMERCIAL AUTO

- [ ] Trucks and towed equipment covered (owned / hired / non-owned).

E POLLUTION & UMBRELLA

- [ ] **Pollution** if I apply herbicides / chemicals.
- [ ] **Umbrella** (essential given severity).

F LIMITS & REVIEW

- [ ] Reviewed at least annually and when I add crews or services.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Are my workers comp class codes correct for tree work, and are my subs insured?"
- "Is my GL limit enough for a limb-through-a-roof claim?"
- "Is my equipment covered off-site and in transit (inland marine)?"
- "If I apply chemicals, do I have pollution coverage?"
- "Do I have an umbrella given how severe claims can be?"

H 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. 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.