

# Lawn Care Business Insurance Buying Checklist

Use this checklist while comparing lawn care insurance quotes so each provider gets the same information. It can help you catch missing coverage, unclear limits and policy terms that don't match the way your lawn care business runs.

## Assess Your Lawn Care Business's Current Risks

- Separate your regular services from occasional jobs, such as mowing, leaf cleanup, mulching, aeration, overseeding or lawn treatments.
- List the properties you service most often, such as homes, HOAs, apartment buildings, offices, schools or municipal sites.
- Estimate what it would cost to replace your mowers, trimmers, blowers, trailers and other job equipment.
- Note where you keep equipment after work, such as a garage, shed, storage unit, shop, yard or trailer.
- List everyone who helps with jobs, including employees, seasonal workers, day laborers or subcontractors.
- Note whether you apply fertilizer, weed control, pesticides, herbicides or other lawn treatment products.

## Match Risks to Coverage Types

- Check whether the quote covers the lawn care services you actually offer, not just a broad category like "landscaping" or "maintenance."
- Ask how the policy covers equipment in a truck, on a trailer, at a job site, in storage or left overnight.
- Match auto coverage to how you drive for work, especially if you use a personal vehicle, business vehicle, rented truck or trailer.
- Tell each provider who helps with mowing, cleanup, loading equipment or treatment work so they can explain whether workers' comp applies.
- Ask whether fertilizer, pesticide, herbicide or weed control work needs treatment-related coverage.
- Check whether equipment or supplies kept in a garage, shed, shop, yard or storage unit need commercial property coverage.

## Review Requirements and Set the Right Limits

- Highlight any insurance limits listed in a commercial contract, HOA agreement or property manager request.
- Save the exact client or business name that needs to appear on proof of insurance documents.
- Confirm whether the client needs a certificate of insurance, additional insured wording, an endorsement or a full policy document.
- Check whether a commercial client requires workers' comp proof before your crew can start service.
- Treat required limits as the starting point, then adjust if larger properties, commercial accounts or treatment work create more exposure.

## Compare Provider Fit

- Ask how quickly the provider can issue or update a certificate of insurance.
- Confirm whether you can make policy changes online, through an app, by phone or only through an agent.
- Ask whether the provider can add client-requested wording, such as additional insured status.
- Check whether the provider offers the policies your lawn care business may need, such as commercial auto, workers' comp, equipment coverage, commercial property or treatment-related coverage.
- Ask how claims are handled for damaged customer property, stolen equipment, vehicle accidents or treatment-related disputes.

## Request Quotes and Review Policy Details

- Use the same services, payroll, equipment value, vehicle details and coverage limits for each quote.
- Make sure each quote reflects how your lawn care business actually operates before comparing prices.
- Check whether add-ons like equipment coverage, HNOA, commercial property or treatment-related coverage are included.
- Review exclusions for equipment theft, trailer use, subcontracted work, chemical application, commercial accounts and business driving.
- Confirm the coverage start date, then save your policy documents and proof of insurance after buying.