Tree Service Insurance Buying Worksheet

A working companion to the on-page checklist

moneygeek
FIND YOUR FINANCIAL HAPPY PLACE

HOW TO USE THIS WORKSHEET: Complete each section before or while requesting quotes. The goal is to give every insurer the same picture of your business, compare policies on equal terms and record the details you will need after purchase.

1	2	3	4	5
Map Out Business	**Define Requirements**	**Confirm Fit**	**Request Quotes**	**Review Policy**
Services, clients, staffing and operating details	Equipment values and required limits	Operational eligibility and priorities	Side-by-side quote comparison	Final verification & document storage

Tip: Bring this worksheet to an agent call or keep it open beside insurer quote forms. Leave fields blank when they do not apply rather than guessing.

1. Map Out How Your Tree Service Business Works

Record the details that affect eligibility, coverage and quote accuracy.

Business name ______________________

Years in business ______________________

Annual revenue ______________________

Employees ______________________

Annual payroll ______________________

Subcontractors ______________________

Number of crews ______________________

Prior claims (past 5 yrs) ______________________

Seasonal workers ______________________

State(s) operating in ______________________

Services you provide

- ☐ Tree pruning / trimming
- ☐ Tree removal
- ☐ Hazardous tree removal
- ☐ Stump grinding
- ☐ Storm response / emergency cleanup
- ☐ Crane-assisted removals
- ☐ Lot / land clearing
- ☐ Utility / right-of-way work
- ☐ Plant health care
- ☐ Chemical treatments / spraying
- ☐ Arborist consulting / reports
- ☐ Other: __

Where and how you work

- ☐ Residential properties
- ☐ Commercial properties
- ☐ Municipal / government sites
- ☐ Construction sites
- ☐ Work near power lines
- ☐ Emergency or after-hours work
- ☐ Travel between states
- ☐ Operate from a yard / shop

Anything an insurer should know about your work

2. Define Your Coverage and Contract Requirements

Work out replacement values you can support with records and capture the limits your clients expect.

Equipment inventory

Item or category	Qty.	Owned / leased / rented	Replacement value each	Total value	Proof recorded?
					☐
					☐
					☐
					☐
					☐

Estimated total owned equipment value ______

Estimated rented / leased equipment value ______

Most expensive single item ______

Vehicles & attached equipment value ______

Contract and client requirements

Requirement	Required amount / wording	Who requires it?	Deadline
General liability limit			
Commercial auto limit			
Workers' compensation proof			
Umbrella / excess limit			
Additional insured wording			
Waiver of subrogation			
Primary and noncontributory wording			
Certificate of insurance			
Pollution coverage			
Professional liability			
Other contractual requirement			

3. Confirm Provider Eligibility and Compare Fit

Screen for operational eligibility first, then decide which provider features matter most.

Provider eligibility questions

Question	Response	Notes
Covers every tree service you perform	☐ Yes ☐ No ☐ Not sure	
Accepts climbing and aerial work	☐ Yes ☐ No ☐ Not sure	
Accepts crane-assisted removals	☐ Yes ☐ No ☐ Not sure	
Covers storm or emergency work	☐ Yes ☐ No ☐ Not sure	
Accepts work near power lines	☐ Yes ☐ No ☐ Not sure	
Covers land clearing	☐ Yes ☐ No ☐ Not sure	
Accepts chemical application	☐ Yes ☐ No ☐ Not sure	
Allows your subcontractor use	☐ Yes ☐ No ☐ Not sure	
Covers all states where you operate	☐ Yes ☐ No ☐ Not sure	
Accepts your claims history	☐ Yes ☐ No ☐ Not sure	
Can provide required limits and endorsements	☐ Yes ☐ No ☐ Not sure	

Rank your provider priorities (Choose your top 3 and define what each one means for you)

Priority	Rank	What "good" looks like for your business
Broad operational eligibility		
Several policies from one provider		
Higher liability limits		
Fast certificates		
Easy policy updates		
Agent guidance		
Claims support		
Safety / risk-control resources		
Online policy management		
Lowest comparable premium		

My must-have provider features

4. Request Comparable Quotes

Compare three quotes using the same business profile, limits and deductibles.

Comparison point	Quote A	Quote B	Quote C
Provider			
Annual / monthly premium			
General liability limit			
General liability deductible			
Commercial auto limit			
Commercial auto deductible			
Workers' compensation premium / rate			
Tools and equipment limit			
Per-item equipment cap			
Equipment deductible			
Replacement cost or actual cash value?			
Rented / leased equipment limit			
Umbrella / excess limit			
Professional liability included?			
Pollution / chemical coverage			
Crane work included?			
Storm work included?			
Utility-line work included?			
Land clearing included?			
Subcontractor conditions			
Additional insured fee			
COI access and timing			
Audit terms			
Minimum premium			
Who handles claims?			
Major exclusions or missing coverage			

Important: Do not compare premiums until the quotes match. Confirm that each quote uses the same services, revenue, payroll, vehicles, equipment values, limits and deductibles.

5. Review Coverage Terms and the Final Policy

Verify the policy you are buying and prepare for certificates, renewals and claims.

Final policy verification

- [ ] The named insured matches the legal business name.
- [ ] All work locations and states are covered.
- [ ] Required limits and contract endorsements are included.
- [ ] Employees and payroll classifications are accurate.
- [ ] Subcontractors are treated correctly.
- [ ] You know which company underwrites each policy.
- [ ] Every tree service you perform is listed or accepted.
- [ ] Vehicles, trailers and equipment values are correct.
- [ ] Higher-risk work is included where expected.
- [ ] The effective date starts before the first job requiring coverage.
- [ ] Exclusions match what you were told.
- [ ] You know who handles claims and how to report one.

Claims and support contacts

Policy / coverage	Carrier / administrator	Phone or portal	Policy number

Records to store together

- [ ] Policy and endorsements
- [ ] Client contracts
- [ ] Certificates of insurance
- [ ] Vehicle and equipment schedules
- [ ] Claims contact information
- [ ] Applications and quotes
- [ ] Renewal date and review reminder
- [ ] Receipts, serial numbers and photos
- [ ] Payroll and audit records
- [ ] Safety and training records

Review your coverage when you: Add or remove employees, crews, vehicles, equipment, services, contracts or operating states.

Final provider choice & why ______________________________ **Next review date** __________