LAWN CARE BUSINESS INSURANCE CHECKLIST

moneygeek
FIND YOUR FINANCIAL HAPPY PLACE

A WORKING COMPANION TO THE ON-PAGE CHECKLIST

1 Assess Risks	2 Match Coverage	3 Set Limits	4 Compare Fit	5 Review Quotes
Services, routes, & gear	Triggers for policies	Gear, auto & contracts	Preferences & provider fit	Side-by-side checks

Tip: Leave a field blank when it does not apply. Guessing can change your quote or create a mismatch when the policy is issued.

1. Assess Your Lawn Care Business's Risks

Record the work, property, and people an insurer will use to evaluate your business.

Business name: ______________

State(s) where you work: ______________

Number of owners: ______________

Helpers / subcontractors: ______________

Months you operate: ______________

Annual revenue: ______________

Years in business: ______________

Employees / seasonal workers: ______________

Claims in past 5 years: ______________

Services you provide

- ☐ Mowing, edging and blowing
- ☐ Leaf or seasonal cleanup
- ☐ Hedge and shrub trimming
- ☐ Aeration or overseeding
- ☐ Mulch and planting-bed work
- ☐ Fertilizer or weed treatments
- ☐ Pest-control treatments
- ☐ Irrigation checks / minor repairs
- ☐ Other: ____________________

Where and how you work

- ☐ Homeowner lawns
- ☐ Apartments or HOA communities
- ☐ Commercial properties
- ☐ Slopes or uneven ground
- ☐ Near vehicles, windows or irrigation
- ☐ Multiple routes in one day
- ☐ Equipment hauled on a trailer
- ☐ Equipment stored away from home
- ☐ Chemicals stored or transported

People, vehicles and business systems

- ☐ I work alone
- ☐ Employees or seasonal workers
- ☐ Subcontractors help on jobs
- ☐ Personal vehicle used for work
- ☐ Business-use pickup, van or truck
- ☐ Rented or borrowed vehicle
- ☐ Customer data stored digitally
- ☐ Payments accepted online
- ☐ Dedicated shop, yard or storage unit

Anything an insurer should know about your routes, equipment or services:

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2. Match Risks to Coverage Types

Check the triggers that apply, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	Before your first paid job on customer proper t y	**General liability**	Limits, completed work and excluded services
☐	Equipment taken to jobs would cost $2,500 or more to replace	**Tools and equipment**	Total and per-item limits, deductible, valuation and theft conditions
☐	A vehicle is used mainly to haul equipment between customers	**Commercial auto**	Vehicle use, listed drivers, trailer use and physical damage
☐	You hire employees and your state requires coverage	**Workers' compensation**	Payroll, job duties, seasonal workers and state rules
☐	You rent or own a dedicated storage location	**Business owners policy (BOP)**	Listed address, property limits, stored items and business income
☐	You begin offering weed or pest treatments	**Herbicide and pesticide coverage**	Products applied, drift or spill protection and exclusions
☐	A contract requires more liability coverage than your policies provide	**Commercial umbrella**	Required limit and policies underneath it
☐	You store customer records or take payments online	**Cyber insurance**	Data stored, payment method and breach-response help

Keep in mind: *A trigger tells you when to ask about a policy. It does not guarantee that every loss will be covered. Confirm limits, deductibles and exclusions in the quote.*

Note: *A BOP already includes general liability. It can add commercial property coverage for the address listed on the policy, but mobile mowers and gear may still need tools and equipment coverage.*

My coverage questions:

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3. Check Requirements and Set the Right Limits (Inventory & Vehicles)

Use replacement values and written requirements instead of choosing limits by guesswork.

Equipment and supply inventory

ITEM OR CATEGORY	QTY	REPLACEMENT VALUE EACH	TOTAL VALUE	RECEIPT/SERIAL RECORDED?
Push, stand-on or riding mowers				
Trimmers, edgers and blowers				
Spreaders or sprayers				
Hand tools and safety gear				
Rented or borrowed equipment				
Treatment products and supplies				
Most expensive single item				
Estimated total replacement value				

Vehicle and trailer details

VEHICLE/TRAILER DETAIL	YOUR INFORMATION	DRIVER/USE DETAIL	YOUR INFORMATION
Owner named on title		Primary business use	
Year, make and model		Who drives for work	
Trailer type and value		Equipment left inside overnight?	
Vehicle / trailer modifications		Personal insurer told about business use?	

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3. Check Requirements and Set the Right Limits (Requirements)

Record client contracts, licensing requirements, and specific policy limits needed.

License, client and contract requirements

REQUIREMENT	REQUIRED LIMIT OR WORDING	WHO REQUIRES IT?
General liability limit		
Commercial auto limit		
Workers’ compensation proof		
Certificate of insurance (COI)		
Additional insured status		
Commercial umbrella limit		
Chemical application license or coverage		
Business property limit		
Other requirement		

Limit or requirement notes:

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4. Compare Provider Fit

Decide what matters before a low premium starts driving the choice.

Rank your priorities — choose up to four

- Rank: ____ ☐ Lowest premium
- Rank: ____ ☐ Fast online purchase
- Rank: ____ ☐ Quick certificates of insurance
- Rank: ____ ☐ Commercial auto & trailer options
- Rank: ____ ☐ Several policies from one provider
- Rank: ____ ☐ Seasonal / short-term coverage
- Rank: ____ ☐ Self-service policy changes
- Rank: ____ ☐ Higher per-item equipment limits
- Rank: ____ ☐ Chemical application coverage
- Rank: ____ ☐ Agent guidance & direct support

Provider eligibility questions

QUESTION	RESPONSE (Yes / No / Unsure)	NOTES
Will the insurer accept every lawn care service you offer?		
Are treatment work, irrigation or higher-risk services excluded?		
Does equipment coverage apply in transit and at customer proper ties?		
What conditions apply when equipment stays in a vehicle or trailer overnight?		
Are high-value mowers subject to a per-item cap?		
Can it cover the vehicles and trailers you use?		
Can workers' compensation be added when you hire?		
Will the BOP cover property at your storage location?		
Can you download COIs and add clients as additional insureds online?		
Who handles claims, and how do you report one?		

My must-have provider features:

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5. Request Quotes and Review Policy Details

Compare quotes built from the same business details, then confirm the final policy before it starts.

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / insurance company			
Monthly / annual premium			
General liability limit / deductible			
Completed work / excluded services			
Equipment total / per-item limit			
Equipment deductible / valuation			
Theft from vehicle or trailer			
Commercial auto / trailer details			
Workers' compensation			
BOP property / listed address			
Chemical application coverage			
Umbrella / cyber coverage			
Additional insured fee / COI access			
Online changes / claims handler			
Major exclusions or missing coverage			

Important: Do not compare prices until the quotes match. Use the same services, revenue, payroll, equipment values, vehicles, limits and deductibles for each insurer.

Final policy verification & records

- ☐ Business details & services correct
- ☐ Premium & start date correct
- ☐ Equipment values correct
- ☐ Coverages & limits match quote
- ☐ Vehicles, trailers & drivers accurate
- ☐ Chemical services disclosed
- ☐ Policies & endorsements saved
- ☐ COIs & client contracts saved
- ☐ Equipment inventory & receipts saved

Final provider choice & why: ______________________

Policy number / claims contact: ______________________

Next review date: ______________________