Lawn Care Insurance Buying Worksheet

moneygeek
FIND YOUR FINANCIAL HAPPY PLACE

HOW TO USE THIS WORKSHEET
Work through the seven sections in order or keep the relevant page open while you shop. Use the same business details with every insurer so your quotes stay comparable.

Identify Required Coverage

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Start with insurance required by state law or by the clients you want to work with.

Business name ______________________

State(s) where you operate ______________________

Annual revenue ______________________

Years in business ______________________

Employees ______________________

Work vehicles ______________________

Legal and licensing checks

☐ I checked my state's workers' comp rules.

☐ I confirmed auto insurance requirements for business vehicles.

☐ I checked applicator certification or licensing if I use restricted-use pesticides.

☐ I recorded any other state or local insurance requirement.

Client and contract requirements

Requirement	Required?	Amount / wording	Who requires it?	Deadline
General liability				
Certificate of insurance (COI)				
Additional insured status				
Workers' comp proof				
Commercial auto proof				
Other contract requirement				

Starting point: *Treat legal and contract requirements as the minimum you must satisfy. Step 2 helps you identify additional coverage based on how your lawn care business actually operates.*

Map Business Risks to Coverage Types

Look beyond required coverage and connect the risks in your day-to-day work to the policies that can respond.

How your lawn care business operates

- ☐ Routine mowingandtrimming
- ☐ Mowers and gear travel between jobs
- ☐ Customer records or online payments
- ☐ Rented or borrowed equipment
- ☐ Commercial or HOA properties
- ☐ Equipment stored at a fixed shop or yard
- ☐ Irrigation or specialty landscape work
- ☐ Seasonal services outside routine lawn care

Risk to think through	Example from your work	Coverage to check	Need it?
Damage or injury on customer property	Mower debris hits a parked car; someone trips over gear near a walkway	General liability	
Mobile equipment loss	A mower or blower is stolen or damaged away from your main location	Tools & equipment	
Property kept at one location	Equipment or supplies stored at a shop, yard or office	Commercial property	
Digital customer exposure	Customer or payment data is compromised	Cyber insurance	
Other service-specific exposure	Work that falls outside routine mowing and maintenance	Ask insurer which policy responds	

Coverage gaps I still need to ask about

Risk check: *Do not add a policy just because it appears on a generic business insurance list. Tie each coverage to a real exposure in your operation.*

Set Appropriate Limits for Your Risk

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Start with required limits, then decide whether they are enough for the work and property you actually need to protect.

Equipment replacement value

Item / category	Qty.	Replacement value each	Total value	Receipt / serial recorded?

Total equipment value ____________________ **Most expensive single item** ____________________

Liability and property limits

Coverage	Required minimum	Limit quoted	Limit I plan to buy	Why this amount fits
General liability				
Tools & equipment				
Commercial property				
Commercial auto				

Limit check: *A contract minimum is a requirement, not automatically the right limit for every job. For equipment, use replacement values you can support with records rather than guessing.*

Research Providers Before Quoting

Narrow the field based on lawn care fit and service before price starts driving the decision.

Rank your provider priorities

Priority	Rank	What "good" looks like for your business
Equipment limits that fit your mower and gear values		
Fast COI access		
Easy additional insured updates		
Commercial auto / workers' comp availability		
Coverage for specialty lawn services		
Agent guidance when you need help		
Direct claims support		
Easy online policy changes		

Provider-fit questions

Question	Yes	No	Not sure
Can the insurer cover the lawn care services I actually perform?			
Are equipment limits high enough for my mower and gear values?			
Can I get a COI quickly when a client asks?			
Can I update additional insureds without a long delay?			
Can I buy the other policies I need from the same insurer?			
Does the insurer's claims process fit how I want support?			

Research Providers Before Quoting

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Narrow the field based on lawn care fit and service before price starts driving the decision.

My shortlist

Provider	Why it fits	Concern / question to resolve

Compare Quotes Apples to Apples

Use the same business profile, limits and deductible so a lower premium actually means a lower price for comparable protection.

Business details used for every quote

Annual revenue ______________________

Payroll ______________________

Employee count ______________________

Vehicle count ______________________

Equipment value ______________________

Deductible ______________________

Services included in every quote

- ☐ Routinemowing / trimming
- ☐ Commercial property maintenance
- ☐ Irrigation / specialty work
- ☐ Seasonal services
- ☐ Other: ______________________________

Comparison point	Quote A	Quote B	Quote C
Provider			
Monthly / annual premium			
General liability limit			
General liability deductible			
Tools & equipment limit			
Per-item equipment cap			
Commercial property included?			
Commercial auto included?			
Workers' comp included?			
COI access / fee			
Additional insured fee			
Major exclusions / missing coverage			

Important: *Do not compare premiums until the quotes match. If one quote leaves out a service or policy you need, the lower price is not an apples-to-apples comparison.*

Review Your Policy Before Buying

Checkthe actual policy wording, not only the quote summary, so you know what the insurer accepted and what it excluded.

Final policy verification

- ◻ The named insured mat ches my legal business name.
- ◻ Required limits are included.
- ◻ My work locations / territory are covered.
- ◻ The effective date starts before the first required job.
- ☐ The services I perform are listed or accepted.
- ☐ Additional insured wording matches my contract.
- ☐ Equipment values and limits are correct.
- ☐ Iknow which company underwrites each policy.

Exclusions and wording to review

Question	What the policy says	Resolved?
Does the policy exclude any service I actually provide?		☐ Yes ◻ No
Are there restrictions on where equipment is covered?		☐ Yes ◻ No
Are subcontracted services handled the way I expect?		☐ Yes ◻ No
Is there any wording I need an agent or insurer to explain?		☐ Yes ◻ No

Claims and support contacts

Policy / coverage	Carrier / administrator	Phone / portal	Policy number

Before you sign: *If a service you regularly perform falls outside the policy, fix the gap now or choose a different policy. After a claim, you no longer have that option.*

Reassess Your Needs as Your Company Changes

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Review coverage when your operation expands or scales back so you're not underinsured (or paying for risks you don't have).

Changes that should trigger a review

- ☐ Add employees
- ☐ Buy or sell a work vehicle
- ☐ Take on larger commercial accounts
- ☐ Open or close a shop / yard
- ☐ Change how or where you store gear
- ☐ Reduce staff
- ☐ Add or remove a service
- ☐ Move back toward residential-only work
- ☐ Buy or sell major equipment
- ☐ Scale seasonal work up or down

What changed since my last review?

Change	Date	Policy / limit affected	Action needed

Records to keep together

- ☐ Policyand endorsements
- ☐ Certificates of insurance
- ☐ Receipts / serial numbers
- ☐ Renewal date and reminder
- ☐ Client contracts
- ☐ Equipment inventory
- ☐ Claims contact information
- ☐ Licensing / applicator records

Current provider ______________________ **Next review date** ______________________

Why I chose this setup ______________________ **Renewal date** ______________________

Review in both directions: *Growth can increase what you need to insure, while scaling back may let you remove vehicles, services or other coverage you no longer use.*