1 Required coverage

2 How you operate

3 Set limits

4 Research providers

5 Compare quotes

6 Review policy

7 Review changes

Tree Service Business Insurance Checklist

moneygeek
FIND YOUR FINANCIAL HAPPY PLACE

How to use this worksheet: Work through one page at a time before or while requesting quotes. Give every insurer the same business details so you can compare coverage and price fairly.

1. Identify Required Coverage

Record what you are legally or contractually required to carry before you start shopping. These are your minimum requirements; later pages help you decide what else your operation needs.

Business snapshot

Business name ______________

State(s) where you work ______________

Employees ______________

Years in business ______________

Business-owned vehicles ______________

Primary type of work ______________

Legal and licensing checks

- ☐ Ichecked my state's workers' comp rules.
- ☐ I confirmed auto insurance requirements for work vehicles.
- ☐ I checked state or local tree-service licensing rules.
- ☐ I recorded any insurance tied to a license or permit.

Client and contract requirements

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

Starting point: *Treat legal and contract requirements as the minimum. Page 2 helps you catch coverage needs that come from how your tree service actually operates.*

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2. Map How Your Tree Service Business Actually Operates

Usethis page to spot needs that do not show up in state rules or client contracts. Focus on how you run the business and the services that make your operation different.

How your business operates

- ☐ I take online payments.
- ☐ I operate from a shop or yard.
- ☐ I use subcontractors.
- ☐ I perform crane-assisted removals.
- ☐ I store customer information digitally.
- ☐ I rent or borrow equipment.
- ☐ I perform storm or emergency cleanup.
- ☐ I apply pesticides or plant treatments.

Coverage triggers to investigate

Business trigger	Coverage to ask about	Details / question to confirm	Follow up?
Online payments or stored customer data	Cyber insurance		
Shop, yard or fixed storage location	Commercial property		
Crane-assisted removals	Crane / riggers liability		
Pesticide or plant-health treatments	Pollution / applicator coverage		
Rented or borrowed equipment	Rented equipment protection		
Subcontracted work	Ask how your policy handles subcontractors		
Other: ________________	____________________		

Coverage gaps or questions I still need to ask about:

Risk check: *Tie each extra policy to something your tree service actually does. Avoid adding coverage just because it appears on a generic business insurance list.*

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3. Set Limits Around What You Could Actually Lose

Useclient or contract minimums as a starting point, then check whether the amounts fit the property, equipment and jobs your business actually handles.

Equipment replacement value

Item / category	Qty.	Replacement cost each	Total value	Receipt / serial?
Chainsaws				
Climbing gear				
Chipper				
Stump grinder				
Lifts / other mobile equipment				
Other				

Estimated total replacement 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 and equipment				
Commercial auto				
Commercial property				

Limit check: *Set your equipment limit based on today's replacement cost, not what you paid when you bought the gear. Revisit limits when the value or size of your operation changes.*

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4. Research Providers Before You Request Quotes

Tree service is higher-hazard work, so provider eligibility matters. Rule out insurers that do not fit your services before a low premium starts driving the choice.

What matters most to me

Priority	What "good" looks like for my business
___	Lowest overall package cost
___	Fast COI access
___	Agent support when I need help
___	Easy online policy changes
___	Coverage for specialized tree work
___	Several policies from one insurer
___	Strong tools and equipment coverage

Provider eligibility questions

Question	Yes	No	Unsure	Notes
Does the insurer accept the tree services I perform?				
Are there height restrictions?				
Are crane-assisted removals accepted?				
Is storm or emergency cleanup accepted?				
Can subcontracted work be covered?				
Can I get a COI quickly?				
Can I make policy changes online?				
Can I reach a person when I need help?				

My provider shortlist

Provider	Why it fits	Question I still need answered

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5. Compare Quotes on the Same Terms

Keep the same limits and deductible across quotes, and make sure every insurer is pricing the tree services you actually perform. Compare the full package, not just one policy.

Use the same business details for every quote

Annual revenue ______________________

Employee count ______________________

Vehicle count ______________________

Deductible ______________________

Payroll ______________________

Equipment value ______________________

Services included in every quote

- ☐ Routine pruning
- ☐ Tree removal
- ☐ Stump grinding
- ☐ Storm cleanup
- ☐ Other: ______________________

Quote comparison

Comparison point	Quote A	Quote B	Quote C
Provider			
Monthly / annual premium			
General liability limit			
Deductible			
Tools and equipment limit			
Per-item equipment cap			
Commercial auto included?			
Workers' comp included?			
Cyber included?			
COI access / fee			
Major missing coverage			

Price check: *If one quote leaves out a policy you know you need, add that cost before deciding which provider is cheaper overall.*

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6. Review the Policy Before You Buy

Read the policy itself before you sign. Use this page to confirm that the final wording matches the work you described, the quote you approved and any client requirements.

Final policy verification

- ☐ My legal business name is correct.
- ☐ My limits match the quote.
- ☐ Required additional insured wording is included.
- ☐ The policy starts before my first required job.
- ☐ My equipment values are correct.
- ☐ I know which company underwrites each policy.

Restrictions and exclusions to review

Question	What the policy says	Resolved?
Are there height restrictions?		
Are any tree services excluded?		
Is crane-assisted work restricted?		
Where is my equipment covered?		
How is subcontracted work handled?		

Claims and support contacts

Policy / coverage	Carrier / administrator	Phone / portal	Policy number

Before you sign: *If the final policy narrows something that appeared covered in the quote, resolve it before the policy starts.*

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7. Review Coverage When Your Business Changes

Hiring employees or adding a work truck changes your coverage needs just as much as selling equipment or stopping a service. You do not need to wait until renewal to reassess.

Changes that should trigger a review

- ☐ Hire or reduce employees
- ☐ Buy or sell major equipment
- ☐ Add or stop offering a service
- ☐ Start or stop crane-assisted removals
- ☐ Add or sell a work vehicle
- ☐ Open or close a shop / yard
- ☐ Take on or leave larger commercial work
- ☐ Change how or where equipment is stored

What changed since my last review?

Change	Date	Policy / limit affected	Action needed

Current provider ______________________

Renewal date ______________________

Next review date ______________________

Why I chose this setup:

Review in both directions: *Make sure your policy still matches how you operate now so you have enough protection without paying for coverage you no longer need.*