



Nursery and Landscaping Insurance Audit Checklist

Business Operations

Y	N	
		Have you added new services (tree work, irrigation, hardscaping, snow removal) in the past two years without updating your insurance?
		Do you perform higher-risk work (tree removal, excavation, pesticide application) that may not be reflected in your policy?
		Do you provide plant recommendations, layouts or design advice without professional liability coverage?

General Liability

Y	N	
		Are you unsure whether all your current services are covered under your policy?
		Does your policy exclude or limit coverage for services you offer (e.g., snow removal, chemical applications)?
		Are your liability limits still at or near \$1M despite business growth?

Equipment and Property

Y	N	
		Do you transport tools and equipment between job sites without specific inland marine coverage?
		Would theft from a trailer, truck or job site create a significant financial hit?
		Do you have high-value equipment that is not individually scheduled or itemized?

Commercial Auto

Y	N	
		Do employees use personal vehicles for work purposes without non-owned auto coverage?
		Are any vehicles used for business not listed on your commercial policy?
		Have your routes, mileage or number of vehicles increased without updating your coverage?

Workers' Compensation

Y	N
	Have you hired new employees or changed job roles without updating classifications?
	Do you use subcontractors without consistently collecting certificates of insurance?
	Are you unsure whether everyone on your job sites is properly covered?

Professional Liability (E&O)

Y	N
	Do you provide recommendations or designs that could lead to property damage or financial loss?
	Are you relying solely on general liability to cover advice-based exposures?
	Have your project sizes or scope increased without adjusting your coverage?

Limits and Umbrella

Y	N
	Would a major injury, auto accident or property damage claim exceed your current limits?
	Have you grown revenue or taken on larger jobs without increasing liability limits?
	Do you not carry umbrella/excess liability coverage?

Policy Accuracy

Y	N
	Does your policy not reflect your current revenue breakdown by service type?
	Has it been more than 12 months since your last full coverage review?
	Are you unclear on key exclusions or limitations in your policy?

If you checked **“Yes”** to three or more of these questions, there’s a strong chance your coverage isn’t keeping up with your business.

Contact me to review your policy to ensure you’re properly protected!



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