

Tree Service Insurance: Bid-Ready Checklist



Get covered and win jobs with confidence.

Adding tree trimming services can boost your bottom line, but it also adds risk. Use this printable checklist to stay protected, compliant, and job-ready.

Check all that apply:

Do You Have General Liability?

You'll need a base general liability policy in place to add tree service insurance.

- Yes, I have an active general liability policy

Do Your Services Qualify?

Find out if your work qualifies for coverage.

- Pruning, cutting, and shaping (no removals)
- Work 30 ft or under
- No stump grinding
- No arborist work or assessments
- No trimming within 15 ft of power lines
- Use of dust/chemicals is compliant with local laws

If you can't check all boxes, pause and review exclusions or call an agent before bidding.

Do You Need Add-On Coverages?

Most businesses need add-ons to round out their coverage.

- Workers Compensation (if you have employees, and required in most states).
- Equipment and Tools coverage (if you transport gear to job sites or store tools in trucks/trailers).
- Commercial Auto (if you use trucks, dump trailers, or other vehicles for work).
- Additional Insureds (if homeowners, property managers, GCs, HOAs, or cities require it).
- Professional Liability (if you provide consultations, evaluations, or recommendations).
- Cyber liability (if you store customer data or process payments digitally).

If a contract requires it, add Additional Insured before sending the COI.

Prepare For Your Quote

Have the following information on hand before starting your free quote:

- Business name and contact information
- List of services you offer
- Employee count
- Desired policy start date

Pre-Job Checklist

Start each job with confidence and peace of mind by filling out a pre-job checklist:

- The job fits your services (height, distance from power lines, no removals/stumps).
- Contract requirements reviewed (limits, Additional Insured, COI needed).
- COI is ready (print, email, or download anytime).