Arborist E&O

TreePro®
by NIP GROUP

GL covers accidents. E&O protects your client's expertise.

TreePro Arborist E&O protects your clients when their recommendations, estimates, or planning decisions lead to financial loss. **Exposures not typically covered by General Liability.** Here's a real-world example of how a simple miscalculation can turn into a costly claim.

The Exposure

A tree contractor was hired to assess a utility corridor and recommend which trees to trim or remove. The utility relied on their expertise to plan the project.

The contractor provided:

- A vegetation review
- A work plan
- Quantity estimates

What Happened

The estimate was significantly off.

- No injury
- No property damage
- No accident

Just a costly miscalculation.

Result: $85,000 in project delays and additional costs.

The Coverage Gap

General Liability didn't respond.

Why?

- No physical damage
- No accident
- Pure financial loss tied to professional judgment

How E&O Responds

Arborist E&O covers:

- Errors in estimates and project scope
- Incorrect recommendations or assessments
- Planning and consulting mistakes
- Wrong tree removal due to misidentification

In this case:

- Defense was covered
- Claim was negotiated
- Contractor avoided paying the full loss out of pocket

The TreePro Advantage

With TreePro, you can offer:

- E&O designed for tree care operations
- All-lines solution (GL, IM, Excess/Umbrella, Auto, WC + E&O)
- Simplified placement—no piecing policies together
- Coverage aligned with real-world exposures like vegetation management and consulting

Scan the QR code to learn more about TreePro

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