



Broker Risk Assessment & Recommendation Checklist

Assess risks by reviewing the scope of work, including erosion control services such as grading, installing retaining walls, hydroseeding, stormwater management, and more.

Identify additional perils that can increase liability exposure, such as nearby waterways, residential areas, protected wetlands, and municipal sewers.

Remind prospects and clients to regularly review federal, state, and local regulatory requirements, including environmental laws such as the Clean Water Act.

Review existing policies to identify coverage gaps, such as pollution liability, workmanship error, subsidence exclusions, and other perils that are typically excluded under standard commercial general liability.

Manage subcontractor liability through thorough vetting, certificate of insurance requirements, and hold harmless agreements.

Verify local laws and permitting and contract requirements to ensure prospects and clients have the appropriate coverage and documentation for all projects.

Recommend specialized landscaper and lawn care insurance and explore green-industry endorsements to fill coverage gaps.

