



Summary Checklist: 8 Tips for Better Tree Care Submissions

Focus on accurate payrolls: Break down payrolls by specific work types and staffing, separating ground workers and aerial crews as precisely as possible.

Include working heights and excavation depths: Share specific details about working heights and excavation depths.

Disclose high-hazard work or special exposures: Clearly list exposures like utility line clearing, herbicide application, crane operations, or snow and ice removal.

Share detailed equipment schedules: Provide a complete schedule of values and maintenance plans for any company equipment or vehicles.

Address subcontractor relationships: Include contractual proof of risk transfer, such as verified certificates of insurance, and hold-harmless agreements.

Explain any losses or incidents: Provide a short explanation about the incident, including any preventative or corrective actions taken.

Submit a complete application: Ensure every section of the application is complete to avoid manual reviews, requests for additional information, or other delays.

Partner with a specialty insurance provider: Work with a specialty provider that understands the complexities and perils of arboriculture and can help facilitate faster quotes for tree care insurance.

