

# The Importance Of Arborist Insurance



**W**hether working by themselves or as part of a small team for tree companies and landscaping businesses, arborists undertake risks every day that they step into the field. OSHA statistics show that the majority of fatalities are experienced veteran arborists, often because they were willing to take on riskier and more difficult jobs. To onlookers, arborists make the job look easy. The reality is that trees are unbelievably heavy, and the risk of an arborist falling or being hit by falling limbs is high. Having the right insurance is essential for all arborists and tree care professionals, regardless of the size of their crew. Even though price is always an issue, it isn't the be-all and end-all, especially when it comes to insurance.

While true insurance for tree trimmers or arborists does not exist, the specific risks these professionals face are shared by other industries. Finding the right coverage can protect you and your business investments. Risk factors can include property damage, injuries to yourself or others, loss or theft of equipment, on-the-job injuries, errors-and-omissions exposures, and accidents stemming from the use of commercial vehicles. Of course, the work you perform with your company may differ from others and it is important to assess the risks and liabilities you face in your specific business. There are a number of general types of insurance which will apply to arborists and are important to consider:

- **Professional liability insurance** – Provides protection against liability claims due to negligence, poor

advice, or recommended services that result in a loss to clients.

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- **General liability insurance** – Covers property damage, bodily injury, and many other general liability risks.
- **Commercial vehicle insurance** – Coverage is similar to personal automotive insurance but is specifically for commercial vehicles and drivers.
- **Workers' compensation** – Required in all states, though laws do vary from one state to another.

This covers job-related injuries or illnesses and lost income.

These types of insurance are by no means exhaustive. The scope of the work you do, and the extent to which you and your employees do that work, will ultimately dictate what type and how much coverage you need. It is essential that you speak with a professional and thoroughly assess your risks, liabilities, and needs to ensure that you and your tree care business are properly covered.

For more information or to get an appraisal of your current insurance needs, contact Wayne Nesbit at 952-746-4312 or [wnesbit@nesbitagencies.com](mailto:wnesbit@nesbitagencies.com).

Do your research, weigh your options, and get the peace of mind that comes with being properly covered. +



BY: WAYNE NESBIT  
NESBIT AGENCIES

*Wayne is Executive Vice-President at Nesbit Agencies and works with a wide variety of clients on their insurance programs, including assisted living facilities, property management companies, and restaurants. Contact him at [wnesbit@nesbitagencies.com](mailto:wnesbit@nesbitagencies.com) or 952-746-4312.*