

## Landscape Gardening Questions

**Must be at least 15k in payroll**

Thank you for the submission on the above captioned. Can you advise:

- Has applicant had any insurance (personal or commercial) declined, cancelled or non-renewed in the last three years?
- Has applicant had any tax liens or bankruptcies (personal or commercial) within the last five years?
- If this is a new business, provide a description of the owner's prior experience managing or owning this type of business (they need a minimum of 2 years experience).
- If an existing business, provide loss history for the last three years (or fewer years if not in business for three years).

### Operational Questions

- Housekeeping: Are aisles/storage areas free of clutter, electrical cords routed away from doorways, hallways, and aisles?
- Does insured perform any tree work (cutting, clearing, trimming, planting)?
- Does all groundskeeping equipment have proper guarding (mowers, etc.)?
- Does the insured install sod? Annual % of gross receipts?
- Does insured spray or apply pesticides or herbicides?
- Does insured apply fertilizer?
- Is groundskeeping staff properly trained in its application?
- Does applicant provide PPE (Gloves, boots, eyewear) to employees and mandate its use?
- Does applicant use equipment to move heavy items (hand trucks, dollies, etc.)?
- Provide specific description of operations subcontracted (roofing, carpentry, etc.). (Applicant **must** obtain Certificates of WC coverage from all subcontractors)
- Does insured provide transportation?
- Provide radius of operations.
- Does insured screen drivers (check MVRs)?
- Are first aid kits provided?
- If the entity is a sole proprietor or a partnership are the owners looking to be covered under this policy?