

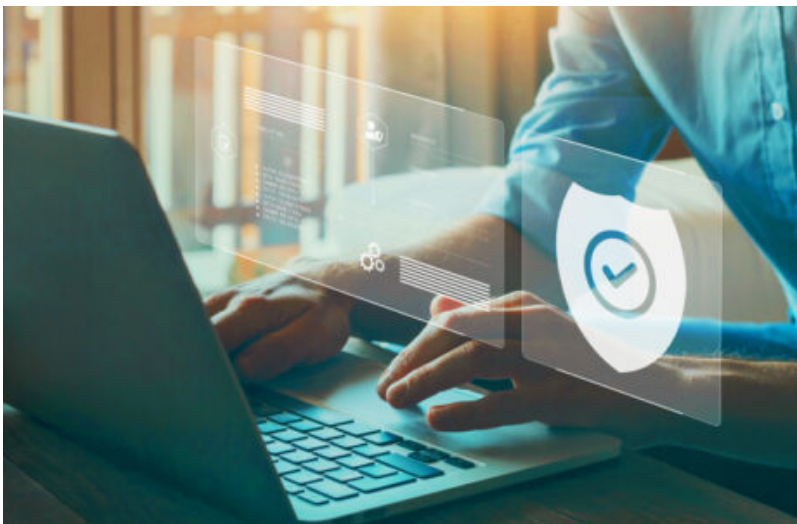
Receiving Accurate Landscape Business Insurance Quotes



Source: www.TurfMagazine.com

Here's the info owners should have on hand.

Want to re-evaluate your business insurance? Few things are as frustrating as starting a business insurance quote and not having all the information you need. Avoid wasting time by gathering all the essential information beforehand.



(Photo: Adobe Stock by Song_about_summer)

To get an accurate business insurance quote, you'll need to know:

- Business location and industry
- Owner information and experience
- Details of business operations
- Gross annual sales

For workers' compensation insurance (to note: owners and partners are not

considered employees), be prepared to provide:

- Number of employees
- Annual payroll
- Subcontractor cost

For inland marine insurance, the agent may ask:

- The various types of materials you use
- Tools and equipment valued over \$1,000 (Make, model, and serial numbers may be requested.)
- Portable equipment

For commercial insurance, be prepared to discuss your claims history. (You may be able to request a copy of your history.)

- Number of claims in the past five years
- Date of claims
- Amount paid to settle each claim
- Any E&O or monetary demands

When insuring a commercial property through a business owners policy (BOP), you'll need to provide:

- Age of building
- Square footage
- Building construction type
- Building safety features
- Other occupants
- Mortgage company information

An additional insured is a person, entity, city, or corporation listed on policy that shares many of the same rights as the policy holder. Additional insureds can be added any time during a policy period and often include:

- Vendors who sell your products
- Lessors for equipment you lease or rent Lessor of space where you operate business
- Scheduled contracts or organizations

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Want to learn more about landscaping business insurance?

This [companion article](#) explains why the right insurance can make all the difference in protecting against costly exposures.