

If you are thinking of starting your own lawn care business, or if you are planning to grow your existing one into a more viable and legitimate business, one of the hurdles you will need to cross is the insurance puzzle and how to solve it for your particular company. Lawn care companies have some special insurance needs so here is a basic primer on the types of insurance policies that you should consider for [your lawn service insurance program](#) .

This guide should serve as an introductory overview of lawn care insurance. For more detailed information on any of these policies or coverage types, please contact our office and we will be happy to give you more one on one personal help.

[Liability Insurance](#) – It won't take long in your business before one of your commercial clients asks you to prove that you have liability insurance. This is the most obvious coverage type and the one that lawn maintenance companies usually first purchase. This is designed to provide you with protection for losses that you cause in the operation of your business for which you are legally obligated to pay.

[Workers Compensation Insurance](#) – This policy is often skipped because in NC the law says that you don't have to purchase a workers compensation policy if you have less than 3 employees. What people fail to realize however is that if you don't purchase a policy, then your company is on the hook for paying all claims as though you were the workers compensation insurance company. Don't skip this coverage, one bad accident could put you out of business and ruin all that you have worked so hard for. One last trick, if you have only workers who mow and who don't do anything else, you may be able to classify them under a code known as parks noc and get a much lower rate. For more information on this tip [read my earlier blog here](#)

[Equipment Coverage](#) – This protection comes in two types. Coverage for equipment and coverage for hand tools. Most lawn care business purchase the equipment coverage for mowers, decks, snow blades etc but don't often purchase any coverage for hand tools.

[Business Auto Insurance](#) – If you are titling your vehicles in the company name, then you need a commercial auto policy for those vehicles. Don't forget to include your trailers on this policy as well.

[Bonds](#) – In NC you will need a bond to work on irrigation systems and it is very possible that by January 2011, a landscaping bond may be required. If you are strictly a lawn mowing service, then you may be able to avoid purchasing license bonds.

Disability Insurance – What happens if you become injured and can't work? Who will do the work and who will run your business? Disability insurance is a good solution for you to solve this problem. Most lawn care companies don't remember to cover this exposure and the failure to do so has fun a few out of business.

It's clear that buying insurance for a lawn care company is a complicated and specialized process. You need an agent who specializes in landscapers insurance, and one who can help you navigate the maze of policies and underwriting rules. At [Clinard Insurance Group, in Winston Salem, NC](#), we specialize in [helping all kinds of landscapers with their landscaping insurance all over North Carolina](#). We can help you develop a plan that protects your business and saves you money on your lawn care insurance policies. If you own a mowing service in NC, then you owe it to yourself to call us, toll free, at 877-687-7557 or visit us online at www.LowRatesForLandscapers.com and we will be happy to help you.