

THE LANDSCAPE CONTRACTOR HANDBOOK

How to Run a Profitable
Landscape Business



BUSINESS INSURANCE

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BUSINESS MANAGEMENT

Achieve more in less time as a small business with these tools and tips for small business efficiency.

- **RECRUITING THE NEXT GENERATION**
- **CHOOSE THE WISEST AUTO INVESTMENT**
- **BALANCE YOUR WORKLOAD**

RECRUITING THE NEXT GENERATION

Grow Your Business With the Right People Recruiting the Next Generation of Landscaping Contractors

As a contractor, you understand how difficult it is to recruit and retain millennial trade professionals. With nearly [70% of high school graduates](#) enrolling in a college or university, the pool of available talent is limited and shrinking.

How many millennials are truly interested in pursuing a career as a landscaping contractor? The problem is no different for electricians, HVAC techs or plumbers? Between higher education and other high-demand vocational training programs (think computing programming and IT), recruiting tomorrow's landscaping contractors is becoming increasingly difficult.

That said, your profession is essential to the construction industry and the regular maintenance of commercial and residential properties. Technical trades also require skill and mastery to succeed, especially if you aspire to eventually run your own business.

So, how do you find the right talent to sustain and grow your landscape contracting company? Below, we've highlighted three ways to help bolster your recruitment efforts so you and your business don't fall victim to the widening talent gap.

Maintain Partnerships with Technical Vocational and Training Schools

To stay in touch with millennials preparing to enter the job market, consider proposing a partnership with your business and a local vocational school, or look for opportunities for your company to [interact with up and coming tradesmen](#).

Explore a variety of partnership activities, including options to:

- Establish an [apprenticeship program](#)
- Participate in hands-on learning seminars or job shadowing
- Offer training classes in the evenings or on the weekends
- Become a guest speaker or volunteer informational sessions to high schools and vocational schools
- Host an after-school networking event
- Participate in job fairs or open houses

[Solid apprenticeship programs are a no-brainer](#). They help prevent talent shortage from impacting your business and a number of other benefits, including:

- Customized training that meets your industry standards and your specific business needs.
- Improved recruiting and retention rates.
- Provides a reliable pool of qualified contractors ready to fill positions within your business.
- Enhances safety in the workplace, if you choose to hire a student following completion of their apprenticeships.

Depending on your level of involvement, partnerships help prepare individuals to work for your business specifically, and can also foster connections with soon-to-be contractors who go on to work elsewhere. Don't underestimate the importance of maintaining connections with other contractors in your area. Consider your competition to also be an ally in the business, and resource for future recruitment purposes.

Lastly, while recruitment and apprenticeship activities are invaluable, they also take time and effort—something you don't necessarily have, considering all the other tasks required to run your business.

It's important that you find the right mix of recruitment activities for your business to help you maintain a steady pipeline of talent (but without biting off more than you can chew).

Encourage Recruitment Through Your Employees

You don't have to do it alone! Beyond apprenticeships and partnerships with local schools / training programs, another way to boost recruitment is through your current employees. Word-of-mouth marketing is a promising way to encourage prospective employees to apply to your business.

Encourage the other contractors you work with to reach out to their connections and refer friends who are a potential fit. Even consider a referral bonus for any referred hires.

Compensation is one way to motivate employees to stay for the long-term, but if that's all that's keeping your employees with you, chances are they may not be truly happy. Instead, look for ways to create a workplace where people want to work. In turn, they will share positive experiences with their friends and peers in the business — it's a win, win situation for everyone.

Many employees—prospective and current—value continued education and professional development. Continued training and leadership programs in the workplace encourage a mastery of the industry, and create intrinsic motivation for employees to advance in their careers. Your current employees can then share their experience with younger talent as a recruitment ambassador.

Other [job benefits to highlight](#) that young generations of talent look for include:

- Job flexibility
- Transparency in the workplace
- Broken down silos, or regular interaction with other departments and management
- Mentorship

Hearing about the benefits firsthand from your own current employees will help reassure applicants that your business is a fit for them.

Offer a Career Path, Not Just a Job Description

The best way to ensure you're attracting the right job candidates is two-fold: Ask the right questions and make sure your job postings are as clear as possible.

Many landscaping contractors struggle to find candidates that are looking for a career destination, versus just a job to get by. [The talent shortage](#) is expected to worsen in the coming years, so attracting talent that is committed to making a career out of the landscape contracting profession is important for the sustainability of your business.

Young professionals and millennials are likely to stay at a company if there is [clear](#)

room for advancement. Consider adding talent success stories to your website, or offer more information about promotion expectations within the job description.

So, how can you promote landscape contracting as a career? By meeting prospective applicants where they are: online.

Amp Up Your Digital Presence

Place your job posting online where younger pros are searching for new opportunities. Social media channels like Twitter, Facebook and LinkedIn are often used as recruitment and HR tools to evaluate potential employees. Just as these channels provide a platform for your business to share job openings, they also serve as a way to screen potential applicants.

Many young pros head to LinkedIn groups to inquire about job openings or opportunities. Similarly, LinkedIn offers many opportunities to virtually network and apply for jobs.

Proactively seeking out prospective talent will help your business avoid the talent gap and continue business as usual. Apprenticeships, employee recruitment ambassadors and other networking opportunities will help position your business as a leading desired employer.

CHOOSE THE WISEST AUTO INVESTMENT

Vehicles: Does it Benefit Your Business to Buy or Lease?

Making the decision to buy or lease a commercial vehicle can be difficult for a small business owner like yourself. There are many factors to consider when determining which one will benefit your business without racking up too hefty of a bill.

Pros and Cons of Buying a Commercial Vehicle

Purchasing a commercial vehicle gives you and your business flexibility in choosing the make and model, features, and the ability to make your own adjustments.

Once the vehicle is paid off, you can eliminate monthly payments as a business expense, or trade it in to receive money off of a newer model. But as the vehicle ages, you will be responsible for repairs and maintenance. As a vehicle gets older, gas consumption and safety may become liabilities as newer, more efficient

models come to market.

Like any purchase, the value of your commercial vehicle will decrease over time, especially if no down payment was made. You may find yourself owing more on the vehicle than it's actually worth. This can be avoided by investing in gap insurance, or a waiver of depreciation. A waiver of depreciation can be purchased for newer models of cars that promise you the total value of the car new in case of a write off, which protects your business' finances. Gap coverage will often pay for the difference between what you owe on the car and what the insurance is willing to pay.

Pros and Cons of Leasing A Commercial Vehicle

Leasing a vehicle means you aren't tied down to the vehicle you initially chose. A lease allows businesses to update to a newer make and model every few years, and is ideal for contractors who may not have a permanent, or long-term need for it. Because your business may go through busier seasons, leasing a vehicle may make more financial sense for your expenses.

However, leasing a vehicle offers you no equity in the long run. You won't be able to resell the vehicle or trade it in for your own monetary gain. Lease agreements can also be strict when it comes to length, payments and mileage. Leasing

companies can ultimately decide what, and how much, they cover for repairs, which may result in additional business expenses.

The impact on your insurance coverage can differ when it comes to leasing your commercial vehicle. Your leaseholder may require you or your business to purchase both collision and comprehensive coverage. Collision helps pay for repairs to your vehicle, regardless of fault in an accident. Comprehensive coverage, on the other hand, helps pay for costs associated with damages from anything other than collisions, such as theft and vandalism.

Just as there are coverages required by your leaseholder, there are also coverages required by law for leased vehicles. These may include liability coverage, and uninsured and underinsured motorist coverage. These coverages are required on a state-by-state basis, as each has its own minimum amount of coverage required.

Some insurance coverages may be included within your lease, like gap coverage, for example. It's important to ask your leaseholder specifically what is covered or included, and what policies you still need to invest in.

Many leasing companies will cover the cost of maintenance for normal wear and tear, or if something breaks. But, there are plenty that do not cover these incidences, especially if there is damage as a result of a collision you caused.

When it comes to purchasing replacement parts, many leaseholders require you to purchase Original Equipment Manufacturer (OEM) parts, which can become costly. Luckily, many insurance policies have the option to include a coverage that will pay for the difference between the cost of OEM parts and generic parts.

When selecting commercial vehicles for your business, consider the pros and cons of each, and choose a solution that works best for your anticipated cashflow, business expenses and long-term use of the vehicles. Also, consult with your Insurance Advisor regarding the coverages associated with different vehicles, makes and models, as those can change depending on the vehicle's age, safety rating and more. [Learn more about commercial auto Insurance.](#)

BALANCE YOUR WORKLOAD

Work with Urgency, Without Losing Quality

As a small business owner, learning to manage your time effectively without compromising the quality of your services can be a difficult skill to master. However, it's a function that must be prioritized to maintain efficiency in your business.

As you know, inaccurately estimating the amount of time and resources a task requires, can throw off the rest of the day's priorities. This can result in poor work and cost the business money, clients and invaluable time.

Streamline your workflow with these three time management tips designed especially for landscape contractors..

Delegate, Don't Dictate to Your Staff

Splitting up tasks amongst your employees is one of the best (and easiest) ways to make sure things get done well and on time. However, there's a difference between delegating and dictating.

Dictating is often perceived as bossing others around and ordering tasks, rather than asking or assigning. While you might be the boss, you don't want to be that kind of boss. Dictating can build resentment among employees. This can lead to high turnover rates that cost you money and time in the long run.

Instead, [delegate reasonably and responsibly](#) by assigning regular responsibilities to your employees. Not only does this help with time management, but it will also make employees feel valued and increase their accountability. Even as a manager or business owner, there are tasks that can be passed off to others.

Related Resource: [10 ways to increase your efficiency at work](#)

Manage Your Time Realistically

It's normal to strive for optimal productivity, but it's also important to manage your time and expectations. While landscape contractors spend much of their day doing onsite-servicing, there are still plenty of time-consuming administrative tasks to be taken care of back in the office.

For both major and minor tasks, help your staff [estimate the appropriate amount of time](#) they should set aside. Once they begin, keep an eye on the clock to make sure your staff is on task and making the most of the time allotment. However, it's important to stress the importance of working efficiently and effectively.

What may seem like an innocent mistake in administrative work, can cost your business money. Business owners and managers should not push time constraints on their staff to the point that they're rushing to complete their work and in turn, making easily avoidable mistakes.

To help prioritize tasks, many businesses set aside [blocks of time](#) at the beginning and end of each day for administrative tasks such as invoicing, ordering/tracking inventory, updating timesheets, payroll, and more.

To better estimate how long a project may take you, keep a running spreadsheet (or utilize time tracking software) that documents how long previous projects have taken you and your employees. This will not only give you a better idea of what is needed, but may also help you identify which projects are the most time-consuming.

Organize Your Responsibilities with Project Management Software

While it may seem cliché, keeping a to-do list is one of the best ways to remember all the tasks you have to do, and prioritize your day to [work more efficiently](#). Your list or production schedule should include your week's tasks, whether they're big or small, meetings and appointments, and any additional thoughts and conversations

you've had throughout the week that may spark a new idea for a task.

An easy way to manage projects and administrative work is to invest in a project management information system (PMIS). These software solutions not only help organize your tasks, but also help estimate costs, organize data and aid in risk management. Some construction / contractor-specific PMIS examples include [Smartsheet](#), [BIM 360](#), [CoConstruct](#) and more.

A PMIS can also help track how long projects typically take and the percent complete. By keeping track, [landscape contractors](#) can better predict how long certain tasks may take them, and identify patterns in their own workflow.

Research your options to find [the best project management system](#) for your business.

If you or your staff of landscape contractors is new to a PMIS, consider investing in training or courses to help smoothly transition your operations to the system. Through the Associated General Contractors (AGC) of America, contractors can enroll in the [Project Manager Development Program](#) to help build their skills. This class, [among others](#), covers project planning, cost control, time management, recordkeeping and more.

Invest time exploring associations like AGC and others to connect with resources that help owners and managers run an efficient and profitable business. By

implementing best practices, training programs and tech, contractors can keep track of their employees' daily tasks and time, and prevent unnecessary loss in productivity or quality of work.

FINANCE

Achieve more in less time as a small business with these tools and tips for small business efficiency.

- **REGAIN CONTROL OF YOUR CASH FLOW WITH IMPROVED ACCOUNT MANAGEMENT**
- **SUPPLIERS - YOUR NETWORK OF TRUSTED BUSINESS PARTNERS**

REGAIN CONTROL OF YOUR CASH FLOW WITH IMPROVED ACCOUNT MANAGEMENT

Plan to Overcome Cash Flow Issues

A well-managed cash flow system is essential to the stability and growth of your business. While your business and client base may be consistent and reliable, the financial health of the business can quickly lose stabilization because fluctuating cash flow can create issues for any small business.

Below we've detailed three steps to amp up your account management.

1. Determine What Your Clients Owe You

One of the most common problems that arise for landscape contractors is a late or [unpaid invoice](#) for accounts receivable after the service has been completed. Delayed payments can leave a business without the influx of cash needed for employee salaries, vendor invoices, business debts and other direct expenses.

Clients who are consistently behind or delinquent on payments are a real threat to your business. To establish consistency, have a plan in place for unpaid invoices.

Immediately following the delivery of your product and / or services, issue your client an invoice (in-person or via email) with a due date, which is typically within 10 days of the service being performed.

Once an invoice is issued, it's equally important to stay on top of your accounts receivable — don't let an invoice go unaddressed. If a client isn't paying their bill, immediately follow up to collect on this debt.

Follow-up with your client

Follow-up should start with an initial reminder letter, phone call or email at least 10 days after the original invoice is given. If your client continues to ignore payment after your initial reminder, send a second follow-up contact an additional 10 days later.

Late Fees

Following these efforts, if no payment has been made, a third letter should be sent combined with a phone call from a collections clerk. At this point, businesses should elicit a clear warning to their client that they may soon be charged a late

penalty fee. On average, these fees charge an additional 5% on top of the client's original invoice for each day late past 30 days.

Keep in mind that collecting on outstanding payments can be a tricky business. These measures can quickly turn a once friendly customer relationship into a hostile one. To avoid this, clearly incorporate payment schedules and late fee guidelines into your business' contracts / policies. Agreement to these terms should be signed by your clients before work commences.

2. Determine What You Owe to Vendors and Suppliers

Small business owners know the importance of the relationships with vendors and suppliers. Mismanaging what is owed to vendors and suppliers can become a liability for the business and ruin a mutually beneficial relationship.

Unique to vendors and suppliers, sometimes it can be more beneficial to not pay early, but rather keep a consistent payment schedule to every 45-60 days, as long as there is no late penalty. This helps slow the outflow of cash and remain consistent as cash comes in from clients to help you achieve a healthy balance sheet. Your balance sheet should provide details on your business' **assets**, **liabilities** and **owner's equity**.

To establish a payment schedule, communicate with vendors and suppliers if you are going to be late so as not to harm your business' credit or reputation.

Another simple way to forecast your needs from vendors and suppliers is to enlist the help of a [cash outflow schedule](#). Take inventory of your supplies, equipment and tools, as well as their estimated lifespan, to better estimate what you need and when you will need it from your vendors. Ultimately, this can help you plan for larger withdrawals from your business.

3. Don't just Break Even; Boost Your Cash Flow

[Cash flow management](#) isn't just about avoiding debts and overdue invoices; it's about creating a stable foundation for your business to profit and grow. To boost the [inflow of cash to your business](#), contractors can consider solutions like adjusting credit requirements, subscription sales, incentives and more.

The best and most obvious way to create a profit for your business is to generate sales and have clients pay on time. Adjusting the [credit requirements](#) of your clients is one way to ensure that you will get paid for your services. Smaller businesses or independent contractors should consider asking clients to complete credit applications—especially for recurring business—and [accept credit cards](#) for payment.

Referral incentives involve a reward—usually in the form of a free gift—for clients who refer your business to someone else. Incentives may include gift cards or free inspections. This creates a win-win situation for both you and your client, as your business continues to grow and your clients are likely to return for repeat business.

Enforcing payment schedules or implementing [subscription-based sales](#) encourages clients to prepay for the services, boosting your cash inflow early on. In addition, subscription-based schedules also secure future sales and can help you determine your needs from vendors even earlier than anticipated.

As a small business owner, an essential element to financial stability and profitability is to keep your clients on a consistent payment schedule.

SUPPLIERS - YOUR NETWORK OF TRUSTED BUSINESS PARTNERS

How Small Business Owners Can Best Work with and Manage Suppliers

Ensuring the consistent delivery of high quality services to your customers is a top priority. The effective management of key supplier and vendor relationships is an equally important facet to maintain consistent (and profitable) workflow.

If not managed and prioritized accordingly, a bad vendor relationship can result in damage to your business, customer base and reputation as both a landscape contractor and business partner.

Create a Mutually Beneficial Vendor Relationship

Suppliers depend on your business just as much as you depend on theirs to keep your operation afloat. Your business should work to create a lasting, mutually beneficial relationship with suppliers by working with them, rather than making demands.

One of the easiest (and often forgotten) steps in vendor relationship management is maintaining **proactive communication between you and your suppliers**. Keep an open line of communication and regular touch points, and share important information as early as possible. Your partners should be kept in the loop of seasonal influxes in work, major impending projects and other occurrences that will affect your needs and demands on their services.

You should also prepare for unpredictability and establish a plan to resolve these challenges before they arise. Unexpected issues, like backorders, equipment failure and natural disasters, can delay or prolong a shipment of your materials. In your agreement or contract with suppliers, **decide upfront how emergency needs and situations will be handled**.

Lastly, while it's important to develop longstanding vendor relationships, you should also commit to regularly **evaluating whether or not your existing vendors / suppliers are still the best fit for your business needs**. Commit to conducting due diligence to research and evaluate other solutions or suppliers within the market that could provide a better price or quality that better complements your services.

Decide on Payment Terms

Before falling down a slippery slope of late payments and inconsistent invoices, speak with your supplier about implementing a consistent payment schedule.

Communicate what terms would work best for your business' finances, and how you will handle late payments if they were to occur.

Depending on your business' credit terms, you may be eligible to pay for up to 15, 30 or 60 days after your invoice arrives. It's important to decide ahead of time what you will do in the event of a late payment, or if supplies are late, as both of these instances can have a profound effect on your business.

Similarly, discuss with your suppliers how ineffective or damaged goods will be handled. One of the best ways to manage this is to ask for a [liability insurance certificate](#). **A liability insurance certificate protects businesses when there is a product recall or defaulted error.** With liability insurance certificates, you should receive an updated copy each year that you are in business with the supplier. Be sure to discuss with your supplier what limits you'd like to set in terms of liability to protect your business.

If you're drawing a blank on where to start with regard to the limits of insurance you should require of your suppliers, discuss with your Insurance Advisor and ask for their help in putting together a comprehensive set of insurance requirements.

Manage Your Suppliers and Vendors in One Place

With the help of [supplier relationship management \(SRM\) software](#), you and your team of contractors can monitor the performance and details of each of your

suppliers easily. Many SRM systems have the option for [digital invoicing](#), which can make it easier to keep track of and receive payments quickly.

Some solutions include [Gatekeeper](#), and [Vendor Management Software](#) by InteleX. By using a SRM, you can easily keep track of what orders have been placed, which ones are to be expected for delivery, and have easy access to all your vendors' contact info. This can also make it simple to compare suppliers to one another to see which one is the best investment for your business.

To effectively manage your vendors and suppliers, you must establish a strong relationship by communicating upfront about the ins and outs of your business. Be sure to agree on a payment schedule that works for both of your businesses, and easily keep track of invoices and supply needs with an SRM.

INNOVATION

Learn what's trending in the landscaping industry, including new technological developments in both residential and commercial landscaping.

- **UNDERSTANDING SMART TECHNOLOGY BUSINESS OPPORTUNITIES**

UNDERSTANDING SMART TECHNOLOGY BUSINESS OPPORTUNITIES

The Future of Smart Home and Business Technology for Contractors

According to [Business Insider's research service](#), the number of smart home devices shipped is expected to jump from 83 million in 2015 to 193 million in 2020. Is your business prepared to service this growing customer base?

The demand for smart equipment and sustainable building is rapidly increasing with the adoption of artificial intelligence (AI) and the Internet of Things (IoT). Integration of smart technology is much more effective early on in a building project, which places landscaping contractors like you in an essential role.

It's your responsibility to clearly understand the needs of the home or building owner, and recommend a solution(s) that makes smart home technology possible and easy to install.

What Does a Smart Home Look Like Today?

Smart home and business devices can range from [safety and security systems](#), to home energy equipment, to lighting, to [thermostats](#). Yet, having a smart home or building is not simply classified as [having the technology](#)—it’s also about how the devices interact with one another, and how the home or building owners use it. Whole-home systems are likely the future of a “smart home.”

With the rise of smart home technology and the integration it requires, landscaping contractors need to have a continuous pulse on the changing market. As problems and opportunities arise with smart home technology, [artificial intelligence](#) and the [IoT](#), being able to anticipate changes will allow you to make informed decisions in your customers’ best interests.

While you may have a thorough grasp on your role with smart home technology today, trends change, and you need to be aware of industry forecasts to stay ahead.

The Future of Smart Home Technology

Below are some of the upcoming trends in home technology you and your team of landscape contractors should anticipate.

Artificial Intelligence is Everywhere

Alexa, [Amazon's virtual assistant](#), complete with artificial intelligence (AI), is spreading to smart home products outside Amazon's reach. At Consumer Electronics Show (CES) 2017, [Alexa-powered products dominated](#).

Below is a list of smart home products Alexa will be integrating with in 2017.

- [Lenovo Smart Assistant Speaker](#)
- [LG 'Smart Instaview' Refrigerator](#)
- [Whirlpool Appliances](#)
- [Mattel's Aristotle baby monitor](#)
- [Conway's Airmega air purifier](#)
- [Linksys' Velop WiFi router](#)
- [Nightingale sleep-aid system](#)

These are just some of the products to be aware of in 2017 as you work with your customers to integrate smart tech into their building projects. With the rapidly changing smart home space, it could prove crucial to stay on top of Alexa-powered products.

IoT Product Development Becomes More Targeted

While early IoT product development seemed to play a part in every consumer device, from toothbrushes to coffeemakers, companies are gaining a better understanding of practical applications for consumers. The future of the IoT will be driven by what truly solves a problem for consumers.

Have you ever been grocery shopping and can't remember if you already have something in your fridge? Most of us have. That's where smart refrigerators come in, which can take a snapshot of your refrigerator to access through your mobile device. This is an example of smart home technology that solves a widespread problem.

IoT Security Threats Increase

As the IoT industry grows and these devices become more commonplace, many industry conversations will center on security. IoT engineers are becoming aware of this problem already, and industry experts are calling for change. For example, Professor Shiu-Kai Chin of Syracuse University's online Master of Science in Cybersecurity would like to see a system of certified security by design for IoT.

According to the 2015 Icontrol State of the Smart Home study, 71 percent of consumers fear that their personal information may be stolen from these devices.

In fact, consumers are more worried about a data breach than the cost of technology.

Being ready for these market shifts and having a full view of the industry's future will allow you to anticipate and understand your customer's questions and concerns as they arise. With the rapidly increasing market, offering expertise in this field can help grow your client base and guarantee work in the future for both smart technology clients, and a sustainable consumer base.

INSURANCE

Learn how landscaping contractors can minimize worker's compensation claims through increased safety.

- **LANDSCAPE INSURANCE : A COVERAGE GUIDE (THAT'S NOT BORING)**
- **NEW LAW: WHY YOUR CURRENT INSURANCE COVERAGE MAY NO LONGER PROTECT YOUR BUSINESS**
- **ESSENTIAL COVERAGE FOR LANDSCAPE CONTRACTORS**

LANDSCAPE INSURANCE : A COVERAGE GUIDE (THAT'S NOT BORING)

Landscape Insurance? - Because Everyone Makes Mistakes

Ever Hear About the Guy Without Contractors Insurance?

If you thought this was going to be a funny story, well... there's no punchline here.

Contracting without the proper amount of insurance coverage is no joke.

While you don't need us to tell you about the dangers that come from working in your industry, you've surely heard the horror stories of plumbers flooding homes, of electricians starting fires, of HVAC technicians dropping hot water heaters through attics... let's hope something similar hasn't happened to you.

Between the equipment and tools you use, and the dangerous chemicals and power sources you're around, accidents are bound to happen. **Insurance will cover you whether you harm yourself, your equipment, or your client's property.**

Contract Out Your Insurance Woes

Take your insurance coverage as seriously as you take avoiding visits from Code Enforcement officers. You know you need the right insurance to keep you, your business, and your employees safe.

Based on the size of your business, the type of work you do, and the type of clients and assets you have, an H&H consultant can help you pick which package works best for you.

**BIGGER CLIENTS = BIGGER PROBLEMS.
GET ADD-ON COVERAGE!**

If your problems are too big for just one type of insurance, you can always add on to your plan to make it work for you. Here are some of the additional options you can get:

- [Commercial Automobile Coverage](#)
- [Commercial Property Coverage](#)
- Computer Fraud and Funds Transfer Fraud
- [Contract Bonds](#)

- [Data Compromise](#)
- Electronic Data Liability
- Employee Dishonesty
- [Employment Practices Liability](#)
- [Equipment Breakdown](#)
- [Professional Liability](#)
- [Property on the Move \(Inland Marine\)](#)
- [Umbrella Coverage](#)
- [Workers' Compensation](#)

We get it – it's a lot to worry about. But while no one really wants insurance, having the right insurance certainly makes running a business a lot less stressful. And a lot less risky!

NEW LAW: WHY YOUR CURRENT INSURANCE COVERAGE MAY NO LONGER PROTECT YOUR BUSINESS

The Ohio Department of Agriculture (ODA) in 2016 amended its guidelines for every pesticide business operating in the State of Ohio.

If you're in the landscaping business, or just have your pesticide license, you need to understand this significant change.

And prepare yourself for the fact that your current business insurance VERY LIKELY DOES NOT comply with the new law.

Before we get to the change, it's helpful to understand how the law was previously written.

According to the older version of this Ohio law:

Every Pesticide Business issued a pesticide business license shall have in force, for the term of the license, a comprehensive general liability insurance policy and, either a separate professional liability insurance policy or an endorsement, covering liability arising from

the application of pesticides in each of the specific user categories in which pesticide applicators employed by the business are licensed.

Based on this language, there was little to be concerned about. Nearly all landscaping businesses in Ohio that hold a pesticide license already have a [General Liability Insurance](#) policy, and the endorsement covering the application of pesticides was readily available.

However, there was a major change; below is the **new** language:

Every pesticide business shall have in force a commercial general liability insurance policy, and either a separate professional liability insurance policy or an endorsement covering the properties under the care, custody, and control of the pesticide application business as it relates to the application of pesticides, including but not limited to the damage to the actual properties the pesticide business is treating or working on...

The language causing major problems for landscaping businesses throughout Ohio, and any business holding a pesticide license, is this:

...covering the properties under the care, custody, and control of the pesticide application business...

Why such a problem?

The standard Commercial General Liability Insurance policy has an exclusion for damage you cause to your own work (often referred to as faulty workmanship)... essentially insurance companies don't want to be in the business of providing a warranty on the work you perform.

If you're on a jobsite and accidentally run your mower into a sign on your client's property, no problem. Your General Liability policy provides property damage coverage since the sign was not part of 'your work,' you could file the claim under your policy.

However, if you apply the wrong pesticide mixture at this same client's property, resulting in extensive damage to the landscaping, your standard Commercial General Liability policy will not cover you because this is considered 'your work,' or in other terms, property that's in your 'care, custody and control.'

Now for those business owners intimately familiar with their commercial insurance policy, you're likely saying 'just add an endorsement to my policy to provide the needed coverage.'

Not so fast.

As of the date this eBook was published, there are only a handful of insurance companies in the entire State of Ohio that are willing to provide this coverage.

For any responsible business owner that currently has a pesticide license, this creates a major problem if you're not insured with one of these insurance companies.

And even if you're insured with one of these companies providing the coverage, there's no guarantee that you have the coverage you need.

Your standard General Liability Insurance policy WILL NOT provide you with the coverage you need, so if you haven't endorsed your policy, you might want to move that to the top of your to-do list.

Curious about the requirements?

According to the new law:

The policies and endorsements shall:

1. Provide coverage for each registered location associated with the pesticide business;
2. Provide coverage for bodily injury, property damage, products, and

completed operations due to the application of pesticides at the location applied and for third party claims; and

3. Contain the following minimum limits of insurance:

a) Three hundred thousand dollars per policy general aggregate;

b) Three hundred thousand dollars per occurrence limit; and

c) Three hundred thousand dollars products and completed operations aggregate

Obtaining coverage for bodily injury, property damage, products and completed operations is no problem. If you've had a General Liability policy for your business, there's a very good chance you've had this coverage for as long as you've been purchasing your policy.

Where you're going to run into problems is when you need to show proof that you have \$300,000 of coverage for the properties under your care, custody and control – the properties you're servicing for your clients.

What do you need to do?

1. You need to make sure you're insured by one of the insurance companies in Ohio willing to provide the needed coverage

2. You need to make sure even if you're insured with one of the insurance companies that provides the coverage, that your policy has actually been endorsed to include the coverage

So what about the cost?

Right now, we're seeing the cost to add the necessary \$300,000 limit of coverage for property in your care, custody or control range from \$500 to \$1,500 per year.

The good news is, we can very likely help you find ways to absorb the additional premium for this new requirement.

How?

- We can help you identify & eliminate unnecessary coverage options currently included in your policy
- You can increase deductibles for certain types of claims, or even select a higher deductible for the new 'care, custody & control coverage' you're being required to carry
- You can self-insure (elect not to pay for insurance at all) where it makes sense. Note: it doesn't make sense to self-insure the care, custody & control exposure since this requirement is a law in Ohio.

Consequences for noncompliance

Thinking about taking the chance and foregoing the new requirements? That could end up being an extremely costly mistake.

Why?

- If you're found to be noncompliant with the new financial responsibility requirements, your license is immediately suspended.
- If you experience a claim only to find out that you didn't have the coverage you needed, your license is immediately suspended.
- Even if your insurance agent provided you with a Certificate of Insurance showing that you had the coverage, when in fact you didn't, your license would still be suspended.

ESSENTIAL COVERAGE FOR LANDSCAPE CONTRACTORS

Given how harsh winters can be in Ohio, and many years, just how long they can last, you need to be sure that when Spring finally arrives, you're ready to work.

When Spring fever hits, your clients will be relying on you to get their business landscaping looking professional, or their homes trimmed & pruned so they're the best on the block.

You can't afford to be slowed down for a single day, but without the right insurance coverage for your business, that's exactly what could happen.

Chances are, you rely very heavily on your tools & equipment to help meet all the needs and desires of your clients.

And because your tools and equipment are so essential to your business, which really translates to your reputation, it's important to make sure that you have the right protection before a loss happens that could force you to suspend or lose work.

Like any other business, landscapers need a variety of insurance coverages to ensure their operation is protected.

In addition, rules and coverages can vary from state to state, so understanding [Ohio Landscaping Insurance](#) is critical.

Here are the essentials you need to consider:

Commercial General Liability Insurance

If you run a landscaping business, then a [Commercial General Liability \(CGL\) insurance](#) policy is an absolute must to protect you and your business should a lawsuit occur. A typical CGL policy provides coverage for claims of bodily injury or other physical injury, personal injury (libel or slander), advertising injury and property damage resulting from your operations.

For example, it's not uncommon for mowers to fling rocks. These rocks often hit windows causing thousands of dollars in damage. Without a CGL policy, your landscaping business would be paying for the damages out of pocket.

Might not seem like a big deal, but consider this real-world example where a mower inadvertently ran over gravel shooting thousands of rocks directly into the large parking lot of their client. Of course, it was during business hours so

numerous vehicles were damaged as a result.

As a safeguard against liability, CGL enables you to continue your normal operations while dealing with real or fraudulent claims of negligence or wrongdoing. CGL policies also provide coverage for the cost to defend and settle claims.

Imagine one of your employees is accused of hitting a sprinkler line while installing plants at a client's property. It goes undetected for months causing major damage to the landscaping, and a massive water bill.

Was your employee at fault?

Could be difficult to determine, but as long as you have CGL coverage, your insurance company would investigate and handle the claim so you can focus on your business. Without coverage, you're on your own to pay for the legal investigation, and any judgment that could be rendered against you.

Commercial Auto Insurance

Commercial Auto Insurance is another important policy that all Ohio landscaping businesses must consider because you're relying on vehicles to get you from one client to another. Doesn't matter if you have one truck, or a fleet of 100, you still

need Commercial Auto Insurance.

The trucks or trailers that you're using to haul your equipment should be insured.

A Commercial Auto Policy can be used to insure vehicles for:

1. Liability – this would protect the business owner in the event of an at-fault accident where the owner, or any employees, caused injuries to others while driving a company vehicle
2. Physical damage to the vehicles owned by the business if they're involved in an accident, stolen or vandalized
3. Or both Liability and Physical Damage

For example, one of your employees could be hauling a trailer with several pieces of heavy equipment, and they're involved in a severe collision with another driver. Your employee is at fault, there's extensive damage to both vehicles, and there will be medical expenses for both drivers. Your Commercial Auto policy could cover the property damage, the medical expenses and any potential legal costs involved.

Contractor's Equipment Insurance

In addition to the vehicles that you're using to haul equipment, you'll also need to insure your equipment. The standard [Commercial Property Insurance](#) policy

provides coverage for your equipment, but it's only covered while it's on your premises. For a landscaping business that routinely has most of its equipment away from its office premises, this creates a problem.

In order to protect these types of items that are regularly off your premises, you need an [Inland Marine policy](#) (also known as a [Contractor's Equipment policy](#) or floater). For example, if you were to leave a large mower at your client's premises for the night, and you returned in the morning to find it had been stolen, an Inland Marine policy would cover the cost to replace your mower (assuming it was insured) even though it didn't occur on your business premises.

A Commercial Property policy would not provide coverage because the theft occurred away from your office location.

So who needs landscaping insurance?

- Landscapers
- Landscape designers
- Landscape architects
- Garden designers
- Artisans
- Arborists

- Lawn irrigation contractors

Finding the best insurance [coverage for landscaping businesses in Ohio](#), and figuring out the types of coverage needed to protect your business, can be confusing, time consuming and difficult.

RISK

Is your business prepared to weather the storm if disaster strikes?

- **WHAT DOES RISK MEAN FOR YOU?**
- **PROTECTION FOR YOUR FLEET ON THE ROAD**
- **CONTRACTOR EQUIPMENT AND TOOL THEFT**

WHAT DOES RISK MEAN FOR YOU?

Understanding Risk

Whether you use these lists as quick safety reviews, or as conversation starters with employees, [checking them out](#) is worth a few minutes of your time.

To help keep your most important assets – your employees – safe while on the job, here are a few quick questions to test your safety procedures:

- Do your foremen and team leads understand their safety responsibilities?
- Do you review all accidents/incidents soon enough to put controls in place that prevent future issues?
- Do you have safety measures in place in case of a fire, tornado, flood, work incidents, etc.?
- Do you properly train your new crew on safe work practices before working a job?

Contractor's Insurance Risks

There are common industry risks that you and your business face on a daily basis:

- Worksite injuries
- Third-party lawsuits
- Property damage from disasters
- Equipment breakdown from user error
- Work vehicle accidents

Each construction industry has its own dangers, but you can do something to prevent the inevitable.

Avoiding the Biggest Risk

Do you know what the biggest risk is? The risk that closes more businesses than any other cause? The risk that is easiest to avoid?

Being underinsured.

Don't take that risk. It's one that never ends well for anyone.

PROTECTION FOR YOUR FLEET ON THE ROAD

Auto Insurance for Landscaping Contractors: Hired, Non-Owned and Fleet Insurance

Does your business often rely on employee's using their personal vehicles for work-related activities, such as travelling from one jobsite to the next or picking up supplies?

While your employee's personal insurance should provide coverage in the event of a crash during these trips, you as the business owner may also be liable if the business was deriving a benefit from the travel.

Whether your company owns its own vehicles, or your contractors use personal vehicles for business, providing the appropriate insurance coverage is crucial. Below are commercial insurance options to weigh for your company needs.

Company-Owned Vehicle Options

If your vehicles are registered in your company name, you will need to purchase

[commercial auto insurance](#). While commercial auto insurance is more expensive than personal insurance, it offers more coverage for your drivers.

You can obtain commercial auto insurance for a single vehicle or fleet, depending on your needs. Be aware that your rate is based on the entire group of drivers, so one driver with a flawed driving record could increase your premiums. Costs also vary based on vehicle types, value, average mileage and location.

Non-Owned Vehicle Options

While many small businesses don't own company vehicles, they often need to use others' vehicles to run errands, make deliveries, or take a business trip. This is where non-owned or hired auto insurance comes into play. While both fall under a commercial auto policy, they should be used in addition to personal auto insurance.

Both of these types of policies protect your employees when they are held liable for an accident. **However, each should be considered individually, as both provide unique coverage options for your company's needs.**

Non-Owned Auto Insurance

This type of insurance **covers non-owned, non-hired vehicles that you rent or hire from employees, partners or members.** If your employees occasionally use personal vehicles for business and find themselves in an accident, they could walk away with damages that their personal auto insurance will not cover.

Hired Auto Insurance

This type of insurance provides coverage for vehicles that are rented, leased, borrowed or hired, similar to non-owned coverage. However, unlike non-owned insurance, this **does not include vehicles rented, leased, borrowed or hired by your employees, partners or members.**

Related Resources:

- [Insuring Hired and Non-Owned Autos](#)
- [Business Vehicle Insurance](#)

CONTRACTOR EQUIPMENT AND TOOL THEFT

Safeguard Your Tools and Equipment

What You Should Know About On-Site Tool Theft and Loss So You Can Guard Against It

What would a major loss in stolen tools and equipment mean for your business? Sometimes it can add up to tens of thousands, if not much more. The average estimated cost of a stolen piece of equipment is [around \\$46,000](#).

Even when smaller tooling is lost or stolen, you may not directly suffer monetarily, but you're left high and dry at a job site, unable to complete projects and compensate for the everyday expenses of your business. This isn't just an inconvenience—it can be crippling to your ability to complete projects and receive compensation in time to pay your bills.

But how common is tool theft on a job site? Is your business at high-risk for loss? And, how much insurance do you need to properly protect your company's assets?

Read on to learn how [susceptible you are to tool theft](#), how to keep your contracting tools and equipment from being stolen, and what kinds of insurance are best suited for these losses, should they occur.

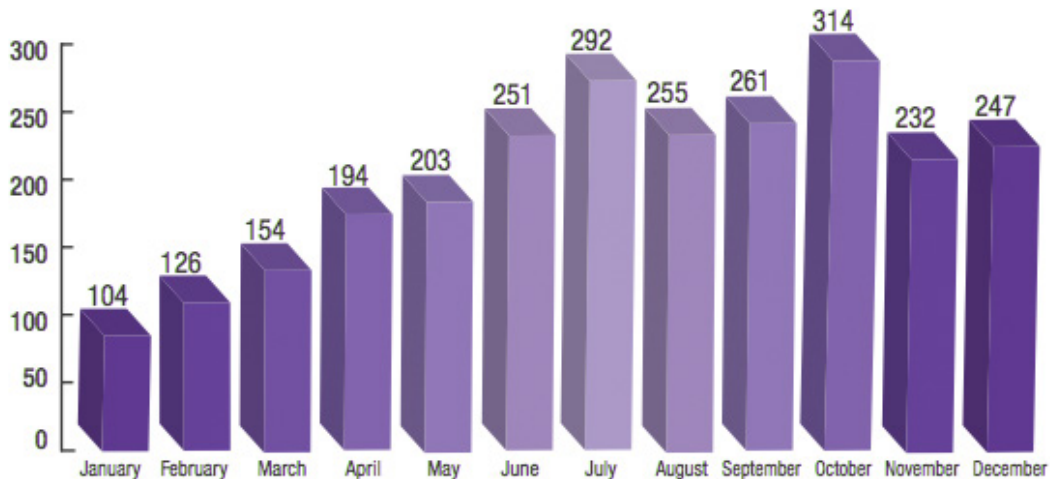
How Common is Contractor Tool Theft?

According to the latest NCIB Equipment Theft report, 11,625 [equipment theft reports](#) were submitted to the National Crime Information Center in 2014, with the key factors that determine theft susceptibility for tooling and equipment being value and mobility.

Thieves are more likely to steal equipment that is expensive and relatively easy to transport.

Compared to other construction site risks, such as vandalism, fire damage and collision, theft accounts for the highest number of losses. The number of incidents rises as peak construction season ramps up, increasing from February to July, and then slowly falling in January, for an annual equipment theft cost estimated between \$300 million to \$1 billion. What's more, the recovery rate of equipment was only 23 percent in 2014.

Recovery by Month



NOTE

1. Source is the total number of recoveries of equipment stolen in 2014.

Read the full report: [2014 Theft Report](#)

Which Scenarios Put My Company at Risk?

With such a low rate of recovery, risk for equipment thieves is also low. Keep your equipment and tools safe by understanding the risks you currently take on-site.

You are at risk of a theft if:

- Your mobile equipment is not secured
- Your portable tools are not locked up
- Your job site is not protected by a locked gate or other enclosure

- You have not properly trained your employees and contractors on your [risk management](#) processes
- You have not registered your equipment with the [National Equipment Register](#)

If a burglary or robbery does occur, you may not be able to prove your loss if you do not keep **a thorough, updated registry** of your equipment, including:

- Item description
- Serial number
- Date of purchase
- Purchase price

These are just a few indications that you may be at risk for theft or loss.

What if a Theft Occurs?

With such a low rate of recovery, you need to make sure your equipment and tooling is covered. Protect yourself against monetary loss with the right insurance coverage. Consider the following.

- [Property insurance](#), which may cover company equipment and tools owned by your business in cases of loss or damage.

- [Builders' risk or installation floater insurance](#) can also protect your equipment if you're aiding in a construction or renovation project. Generally, builders' risk coverage is intended to cover either a single building or structure, or multiple buildings or structures, during construction, rehabilitation, or repair. Installation floater coverage is suitable for most contractors engaged in low-to-moderate hazard installation activities, such as plumbing, electrical, heating, cooling and air conditioning.
- [Contractors insurance](#) covers the cost of lost or damaged tools and equipment for your contract workers, among other things.

Keep your equipment and your company's bottom line safe with the right coverage. There's no guarantee your assets are completely secure, and with an average piece of stolen piece of equipment around \$46,000, theft could be a major hit to your organization.

SAFETY

Learn what safety precautions landscaping contractors should take in the most extreme work conditions.

- **PROTECT YOUR WORKERS AND BUSINESS WITH SAFETY PROTOCOL**
- **KNOW SAFETY CODES, NO ACCIDENTS**

PROTECT YOUR WORKERS AND BUSINESS WITH SAFETY PROTOCOL

Keeping Your Workers Safe: How to Successfully Implement an Effective Safety Program

Effective safety training for workers keeps organizations protected from legal issues, encourages employee “buy-in” and protects a company’s reputation. When you invest in employee safety, you’re investing in the future of your business.

Read on to understand your legal responsibilities for worker safety, as well as how to establish a long-term safety program.

What Are You Liable for With Independent Contractors?

While independent contractors aren’t eligible for workers’ comp, this doesn’t mean you’re exempt from legal issues if a worker is injured on the job. This also means they’re not confined to this option, as many full-time employees are. It is

within an independent contractor's rights to sue your business if they can prove a causal connection between your actions or omissions, and that these actions or omissions resulted in negligence.

In addition, you may unknowingly be misclassifying your workers, leaving you open to a lawsuit based on classification. Misclassification refers to any worker who is considered an employee by law, but is classified as an independent contractor or other non-employee.

- **United States Department of Labor Resource:** [What is "Misclassification"?](#)

Keeping your employees safe helps you avoid situations like these.

What Safety Laws and Regulations Surround Worker Safety?

The [Occupational Health and Safety Act of 1970](#) states that employers are responsible for providing healthy and safe work environments, and many Occupational Health and Safety Association (OSHA) standards require health and safety training. Employers are responsible for adhering to many of these requirements, as well.

For a full list of responsibilities for contract and full-time employers, explore OSHA

training requirements.

- **Guide:** [Training Requirements in OSHA Standards](#)

Practical Process

Whether you're compelled by law, finances or moral obligation to create / recreate your safety policies and procedures, your model should follow the basic structure below, [recommended by the OSHA](#).

Develop a Safety Policy

A safety policy is a written statement of attitudes, values and beliefs regarding safety. This document highlights a company's commitment to employee safety and establishes a safety culture.

Workplace Rules

As you build your workplace rules, ensure that each follows [OSHA minimum standards](#). Additionally, be aware that some states have additional policies for workplace safety, which you can find on your state government site. Once you've made sure you have covered all your legal bases, include industry- and job-

specific rules that take any unique safety hazards into account.

Note: Even if state or OSHA regulations do not apply to your industry or to non-employees, they are best practices to ensure the safety of your workers, and may also help you avoid hefty lawsuits.

Training: Initial and Ongoing

Training programs should include:

- Formal training, such as seminars, consistent safety sessions and mandatory programs.
- Informal training, like videos, tutorials or weekly foremen trainings.
- On-site training, such as on-site inspections or huddles.

Recordkeeping should be required for all training opportunities listed above.

Depending on the type of training, this may be in the form of a timesheet, copies of any documents involved or any certifications needed to complete training.

The timing of each training program must be specified. This means outlining when each training requirement must be completed, how often it should be completed or how long it should take.

Establishing responsibilities

Safety enforcement responsibilities should be stated in writing and made clear to each worker. In particular, foremen, managers, safety directors, supervisors and others who oversee projects should be made aware of their specific duties to safety.

Discipline and Incentive Procedures

Consequences for each safety violation must be laid out in writing and made clear to each worker. These can differ based on violation severity or frequency of violations. For example, upon first violation, this could involve a verbal or written warning. Upon second violation, a suspension may be suitable.

Incentives can be doled out at your discretion. Think about what motivates your workers and what they would appreciate. Incentives should be short-term, as employees can lose sight of long-term rewards.

Consistent review

Establish a review system and frequency for review. Continuously monitor and modify your safety protocols and procedures to keep up with your employees' safety needs.

Additional Safety Resources

Want more information on safety regulations and requirements? [Visit OSHA's Safety and Health Training Resources](#) library for more information or explore more safety articles for employers.

KNOW SAFETY CODES, NO ACCIDENTS

Contractors 101: 3 Practical Tips on How to Navigate Safety Codes and Regulations

As a small business or independent contractor (IC), it can be difficult to stay up to date on safety codes, regulations and the latest legislation in addition to your other daily responsibilities. Luckily, there are plenty of resources to provide ongoing education and awareness in the workplace and for your staff in the event of an accident.

Businesses should work in real-time to continuously improve their workplace. By keeping up with new industry requirements and standards, you will be prepared for a random or scheduled formal inspection without the stress.

Below we've rounded up three steps to help keep you informed of the latest safety codes and regulations so your business doesn't suffer the consequences.

1. Do Your Research on Contractor Codes, Regulations and Standards?

To manage your risks and stay current on new regulations, contractors and small businesses should familiarize themselves with the resources at their fingertips.

There are a number of resources to refer to for updates on facility and contractor safety codes, and the Occupational Safety and Health Administration (OSHA) regulations.

To start, you can request [OSHA consultation visits](#), specifically designed to help small businesses identify workplace safety risks. During an on-site visit with an OSHA consultant, you'll walk through your workplace, identify risks and review what could be done to improve.

Different from enforcement visits, consultation visits do not put businesses at risk of penalty or citation. Instead, OSHA officials work with you to develop safety programs and keep you informed on the latest safety regulations, and how they impact your workplace and job sites.

Businesses can also browse the [Federal Register](#), which publishes all governmental standards and policies, including OSHA's. Businesses can easily keep up with the standards as they're adopted, as well as corrections, insertions, deletions and amendments.

2. Educate Your Team

As you become familiar with safety regulations specific to your industry and line of work, it's also important to educate and train your employees.

Businesses and IC's can start from scratch to create their own training and education program. Or, they can just as easily incorporate OSHA trainings into hiring practices to ensure all employees receive the same consistent education.

For instance, you can access online courses through OSHA that offer training and education on safety or health related topics. [OSHA's online training](#) covers slips and falls, emergency preparedness, fire prevention, asbestos awareness and more. By taking the courses through OSHA, you and your employees are guaranteed to get the most updated information.

Small businesses should also develop their own training day for all employees and management to participate in with potential scenarios that could arise in the workplace, or on a job site. Training programs should include emergency preparedness drills, fire simulations, and more to test the preparedness and knowledge of employees.

When [developing your training program](#), consider the following:

- Who are you training? Is there a specific person or group of people that

needs this more than others?

- How much training have they already had?
- When was your most recent accident or hazard and how was it handled?
Were there any errors that you can address?

Catering your training program to specific incidences that either happened, or are common in your industry, will prepare employees to act responsibly.

Any type of training or education you provide for your employees/contractors should be documented and kept in a Safety Log Book. Have a sign-in sheet for attendees and also include a summary of the training that was completed. A Safety Log Book is a great tool when working with inspection agencies as it illustrates your dedication to creating a safe work environment for your employees/contractors.

3. Navigate Through Regulations with Your Own Checklist

As a contractor or small business offering landscaping services, there are many hazards, risks, and codes to keep up with to make sure your worksite is safe. Ensure you don't miss any risks or violations within your workplace by implementing a [safety checklist](#) for you and your employees to consistently

monitor.

Your checklist — print or digital — should, at the minimum, include all equipment and its lifespan, as well as any maintenance completed. This can help foresee potential safety issues with equipment, or areas within your workplace. It should also include specifics on different areas within your workplace, including:

- Staircases
- Lighting
- Emergency procedures, and when they were last reviewed / practiced
- Cleanliness
- Incident and injury reports, and how they were resolved
- Equipment

Your safety checklist should be updated as maintenance is completed, accidents occur and as enforcement visits are conducted.

CONCLUSION

If you've made it this far, now it's time to put all that knowledge to good use. To gain your competitive advantage in the marketplace, you need to actually start implementing the tips, tools and tactics you've learned throughout this eBook.

As a business owner, you're well aware by now that nothing is easy. And executing on what you've learned is no exception. But perhaps a little wisdom from Thomas Edison will help:

“The successful person has the habit of doing the things failures don't like to do.”

And as you progress through enhancements to your business practices, don't forget to protect all that you've worked so hard to create.

Keep in mind, with a nearly unnoticed, seemingly minor change made by the Ohio Department of Agriculture, the new law discussed previously is having a major impact on landscaping businesses throughout Ohio.

And with such a limited number of insurance companies willing to provide the necessary coverage so that Ohio landscapers can be compliant with the law, very few Insurance Advisors are equipped to help.

Because of this change, most landscaping businesses now have a huge gap in their insurance coverage, and are unknowingly violating the law.

We happen to be one of the Insurance Advisors that can help.

- We know about the change the Ohio Department of Agriculture made
- We're familiar with its new requirements, and how it impacts anyone with a pesticide license
- And more importantly, we've been working with Ohio landscapers since 1920 so we know the industry, and we have a history of protecting landscaping businesses throughout Ohio

The time to address this situation is long before a claim ever occurs. If you bring us in now, we can very likely ensure you're in compliance, without causing a major impact to your bottom line.

The alternative is to wait until a claim occurs. That's probably a bad time to find out that not only do you not have coverage, but you're also susceptible to license suspension, potential fines & penalties, and massive compliance requirements that must be met before your business can reopen.

To learn more, and find out whether you're compliant, give us a call. Or, if you need coverage immediately, [Request a Proposal](#) and we'll get to work right away.

ABOUT THE AUTHORS



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Westfield Insurance is a part of Westfield Group, a customer-focused insurance and banking group of businesses headquartered in Westfield Center, Ohio, and in business for nearly 170 years. Westfield Insurance provides commercial insurance in 21 states, personal insurance in 10 states and surety services to customers in 50 states. Westfield is one of the nation's 50 largest property and casualty insurance groups, represented by a network of more than 1,000 independent insurance agencies. Westfield Insurance has won consecutive Gold and Silver Healthy Ohio Worksite Awards in 2016 and 2017 from the Ohio Department of Health and Healthy Ohio Business Council. Westfield Bank provides banking solutions for businesses and individuals, and Westfield Services provides service and training support for independent insurance agencies. Learn more about Westfield Group at www.WestfieldInsurance.com and www.Westfield-Bank.com



CoverLink Insurance is an industry leading, independent insurance agency, that has been obsessively protecting and caring for its clients since 1920.



It begins with a simple question: why? Why do we do what we do? What do we believe?

At CoverLink, we care deeply about our clients. We want to be there to pick up the pieces when tragedy strikes their lives. We exist because of our unwavering commitment to, and compassion for, our clients. To us, it's about people, not policies. People have assets to protect.

People have loved ones they care for and employees who depend on them. People have dreams to pursue. We believe it's our responsibility to safeguard the people we care about.

Request a Proposal

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