
INSURANCE PRIORITIES FOR THE LANDSCAPING INDUSTRY.

Key questions asked and answered.

WHAT INSURANCE DO I NEED FOR MY LANDSCAPING BUSINESS?

All landscapers should carry public liability insurance. Similarly, landscape designers should carry professional indemnity insurance.

Public Liability - Protects you and your business in the event a customer, supplier or member of the public is injured or sustains property damage as a result of your negligent activities.

Professional indemnity - Covers your legal costs and/or damages payable if something goes wrong with a landscaping project which leads to financial loss to your client. Examples include negligence leading to loss of plants, or failing to pass on instructions that lead to a mistake during construction. It's wise to take up professional indemnity insurance if you provide services or advice in a professional capacity.

Additional insurance considerations:

For domestic projects larger than \$16,000, you should also hold **Domestic Building Insurance**, which guarantees the structural components of the project for up to six years - just like warranty insurance when building a house. Unregistered landscapers cannot take up domestic building insurance.

Contract Works Insurance covers damage to the work you are doing while under construction from events such as flood, storm, theft of materials and fire. Although this type of cover is often insured by the builder on the project, there may be circumstances where this type of cover falls to you. To determine if this is required, we suggest you check your contract details.

WHAT DOES PUBLIC LIABILITY INSURANCE COVER?

All it takes for a claim to be made is a trip hazard created by your work activities or accidentally causing damage to your client's property.

What you're typically covered for:

- legal costs incurred for settlement of a claim
- cover for others acting on your behalf when the incident occurred
- loss or damage of goods
- loss or damage of someone else's property
- first aid expenses

- injury to others while on the premises

HOW DO I COVER MY TOOLS AND EQUIPMENT?

Tools and equipment can be covered under a standard business insurance pack or a specific Tools Of Trade policy. Both can cover the replacement costs of your tools if they are stolen or damaged, however not all policies provide complete replacement due to depreciation. A broker will be able to advise on the most suitable option for you.

WILL MY LIABILITY COVER LEGAL EXPENSES IN THE EVENT OF A CLAIM?

Yes, this is an integral component of a public liability policy. You will be covered for costs awarded to the claimant if they bring a court case against you as a result, as well as cover for your defence costs, including legal expenses incurred in assessing or defending a claim.

ARE MY SUBCONTRACTORS COVERED BY MY POLICY?

No. If you work as a subcontractor, even if you only work for one employer or company, you're considered to be running your own small business and are therefore responsible for your own actions.

SHOULD I UPDATE MY BROKER OF CHANGES TO MY BUSINESS ACTIVITIES?

Small changes can make a big difference to your insurance, so it's important to update your broker or insurer whenever there's a significant change to your business. Things like a change of address, an increase in turnover, a company rebrand, or an increase in your level of cover could all have ramifications on your existing insurance cover.

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