

Estimate & Consultation Policy

Estimate

- A free [estimate](#) is available for site visits made **within** the [RTS Service Area](#) (click on link to see a map).
- The free estimate includes any travel to/from the site and the first **30 minutes** of site time, which the customer may allocate and direct as they see fit.
- For site visits made **outside** of the RTS service area and/or site visits **exceeding** 30 minutes, the paid consultation policy applies (see below).

Consultation

- A paid [consultation](#) is available to individuals who desire more site time and/or more extensive professional services.
- Includes a dedicated site visit by an [ISA Certified Arborist®](#) with a relevant **4-yr university degree**.
- As needed, the consultant may also have additional credentials such as [ISA Tree Risk Assessment Qualification \(TRAQ\)](#) and/or [ASCA Tree and Plant Appraisal Qualification \(TPAQ\)](#).
- For site visits made **within** the RTS service area, the base fee for a paid consultation starts at **\$75.00**; the fee includes any travel to/from the site and the first **60 minutes** of site time.
- For site visits made **outside** of the RTS service area, the base fee for a paid consultation starts at **\$75.00**; the fee includes any travel to/from the site and the first **30 minutes** of site time.
- Once on site, any **additional site time** requested by the client may be billed at **\$75.00** per hour, rounded to the nearest 0.1 hour, at RTS' discretion.
- Upon return, any **consultative services** requiring additional off-site work requested by the client may also be billed at **\$75.00** per hour, rounded to the nearest 0.1 hour, at RTS' discretion.
- **Consultative services** may include, but are not limited to advanced [pest-pathogen diagnostics](#), [construction tree preservation plans](#), [planting decisions](#), [tree inventories](#), and/or [tree appraisals](#).



Hiring a Tree Service without General Liability or Workers' Compensation Insurance: A Recipe for Financial Disaster

Many people are unaware that the tree service industry is one of the most dangerous professions out there. Tree service employees work at extreme heights with large loads, while using dangerous tools, such as chainsaws and wood chippers. This danger is then compounded by working near power lines, busy roadways, and other infrastructure obstacles.

This high level of risk makes it incredibly important that the correct types and amounts of insurance are carried by the tree service company you hire.

General liability insurance pays for obligations incurred if a non-employee gets hurt on your property and/or when personal property damage is caused by the tree service company. General liability insurance is **fairly cheap** and typically costs around \$3000 to \$5000 per year.

Workers' compensation insurance, on the other hand, covers any injury a tree service employee suffers while at work. In contrast to general liability insurance, workers' compensation insurance is **very expensive** and typically costs **30-50 cents per dollar in wages paid**. Because of this, a lot of so-called tree service companies forgo it (illegally) to save money, even though [NC law requires](#) that most of them have it.

This is a recipe for financial disaster for the property owner. Without workers' compensation, if the tree service company cannot (or will not) internally cover all of the costs associated with the employee's injury, **you as the property owner are next in line**. Consequently, if you hire a tree service company without workers' compensation insurance, the injured employee can (and likely will) seek financial payment from you directly, exposing you to a huge potential liability.

How to Protect Yourself

When requesting tree service estimates, ask to see the **Certificate of Insurance (COI)** from the company. The COI will list the company's policy numbers and limits. For example:

General Liability - \$1 million each occurrence and \$2 million aggregate

Automobile Liability - \$1 million each accident

Workers' Compensation - \$500,000 each accident

Then, go ahead and call the producer listed on the COI to confirm the policies are real and in good standing, as some less reputable outfits have been known to produce fraudulent COIs and/or cancel coverages shortly after obtaining them.

No matter what, if a tree service company takes offense to requesting this information or hesitates to provide it, you probably shouldn't be doing business with them.

[Royce's Tree Service](#) / 828-768-2747 / estimate@roycestreeservice.com



ROYCE-2

OP ID: JH

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

11/11/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Faw Insurance Agency, Inc. P.O. Box 1248 North Wilkesboro, NC 28659 Investment Harmony, LLC		336-667-7125		CONTACT NAME: Brian Pierce	
				PHONE (A/C, No, Ext): 336-667-7125	FAX (A/C, No): 336-667-7127
				E-MAIL ADDRESS:	
				INSURER(S) AFFORDING COVERAGE	
				NAIC #	
				INSURER A: Amerisafe	
				INSURER B: Cincinnati Excess & Surplus	
				INSURER C: Selective Insurance	
				INSURER D:	
				INSURER E:	
				INSURER F:	

INSURED Royces Tree Service, LLC PO Box 508 Enka, NC 28728	INSURER A: Amerisafe	NAIC # 31895
	INSURER B: Cincinnati Excess & Surplus	NAIC # 10677
	INSURER C: Selective Insurance	NAIC # 12572
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			CSU0091106	11/01/2019	11/01/2020	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
C	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			S 2236963	11/01/2019	11/01/2020	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
A	<input checked="" type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A	AVWCNC2832442019	10/04/2019	10/04/2020	PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
C	<input checked="" type="checkbox"/> Rented/Leased			S2236963	11/01/2019	11/01/2020	Equipment 125,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

CANCELLATION

ROYCES1 Royces Tree Service, LLC PO Box 508 Enka, NC 28728	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE <i>Jennifer Huffman</i>
--	--