

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.
- 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 need (or desire) more extensive professional services.
- The paid consultation includes a dedicated site visit by [Royce](#) or the [PHC Director](#), both of whom are [ISA Certified Arborists](#)[®] with relevant university degrees.
- For site visits made **within** the RTS service area, the base fee for a paid consultation starts at **\$100.00**; 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 **\$100.00**; 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. Such services may include, but are not limited to [construction tree preservation plans](#), [planting decisions](#), [tree inventories](#), and/or [tree appraisals](#).
- **Fee Credit:** Upon request, the client shall be credited back \$50.00 in consultation fees for every \$1000.00 worth of future site work RTS completes as a result of the paid consultation.

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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.

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