

Hiring a Tree Service: A Little Rock Homeowner's Checklist

What to verify before anyone starts a saw, what belongs in the written estimate, and the questions that separate a real crew from a truck and a ladder.

Tree work is one of the most dangerous trades there is, and it is also one of the easiest to get wrong as a customer. Two crews can quote the same oak and mean completely different jobs — one climbing and rigging it down in pieces with the limbs chipped and hauled away, the other dropping what they can reach and leaving the rest in your yard.

How to use it: check off each box as you go. The last pages have space to record each company's estimate side by side, plus the numbers you may need. The online version with links to every guide is at littlerocktreeserviceexperts.com/hiring-a-tree-service-checklist-little-rock.

1 Verify These Before Anyone Quotes

FIRST PHONE CALL

Two documents and one question. If a company will not produce them, the conversation is over — this is the part that protects your house and your savings.

- ☐ **A current certificate of liability insurance.** Ask for it to be sent directly from their insurance agent, not handed to you as a photocopy. It should be current, and the coverage amount should be plausible for a crew dropping limbs near a roof.
- ☐ **Proof of workers' compensation coverage.** This is the one homeowners skip, and it is the expensive one. If an uninsured climber is hurt in your tree, you can end up in the middle of it. Ask every company, every time.
- ☐ **Who exactly will be on site?** Subcontracted crews are common and not automatically a problem — but their insurance is a separate question from the company you called.
- ☐ **How long they have worked in Central Arkansas.** After a big storm, out-of-area crews follow the damage. Local companies are still here when a stump settles or a cut fails.
- ☐ **Whether a certified arborist is involved** if the question is whether a tree can be saved rather than simply removed. A removal quote from someone who only does removals is not a diagnosis.

2 What the Written Estimate Must Say

BEFORE YOU AGREE TO ANYTHING

Verbal quotes cause nearly every tree-work dispute. Everything below belongs on paper, because each one is something a homeowner has assumed and been wrong about.

- ☐ **Exactly which trees and which limbs.** Mark them with ribbon together, in person, so there is no argument about the one by the fence.
- ☐ **Whether the stump is included** and if so, how deep it will be ground. See stump grinding and tree stump removal — grinding depth matters a lot if you plan to replant.
- ☐ **Whether the grindings are hauled away or raked back in.** This is a very common surprise.
- ☐ **Debris: chipped and hauled, stacked, or left?** "Cleanup included" means different things to different crews. Pin it down.
- ☐ **Whether logs are cut to firewood length** if you want them, and where they will be stacked.
- ☐ **Damage responsibility** for lawn ruts, irrigation heads, fences, and hardscape — and whether equipment will be crossing the lawn at all.
- ☐ **Access plan** if the tree is in a back yard: gate width, whether fence panels come down, and who puts them back.
- ☐ **Start window and weather policy.** Tree work moves with the weather; a date should be a window with a plan for rain.
- ☐ **Total price and payment schedule.** A modest deposit is normal on a large job. Most of the money before any work is not.
- ☐ **Permit or HOA approval** where it applies — see our [Little Rock tree permit guide](#).

3 Questions Worth Asking Out Loud

WHILE THEY ARE WALKING THE PROPERTY

The answers tell you more about a company than the price does.

- ☐ **"How will the tree come down?"** Climbed and rigged in sections, bucket truck, or crane — and why that method for this tree. A crew that cannot explain the plan has not made one.
- ☐ **"Will anyone use climbing spikes?"** Spikes wound a tree at every step. Acceptable on a removal, not on a tree that is staying.

- ☐ **"What happens if you find decay once you are up there?"** A good answer involves stopping and talking to you, not improvising.
- ☐ **"Can this tree be saved instead?"** Worth asking even when you expect a no. See [signs a tree is dying or dangerous](#).
- ☐ **"Is the price different if I wait until winter?"** Dormant season is often easier scheduling for structural pruning — see the best time to trim trees in Arkansas.

4 Comparing Estimates

AT THE KITCHEN TABLE

Line the quotes up on these rows before looking at the totals. A cheap number usually means a smaller job.

- ☐ **Trees and limbs included** Are both quotes covering the same work?
- ☐ **Stump: included, and ground how deep?** The single most common difference between two tree quotes.
- ☐ **Debris handling** Chipped and hauled vs. left on site.
- ☐ **Insurance verified?** Not "they said they have it."
- ☐ **Access and lawn protection** Plywood or mats under equipment, or nothing.
- ☐ **Timeline** And what happens if the weather slips.
- ☐ **Typical market ranges** Removal \$300–\$5,000+, trimming \$150–\$1,200+, stump grinding \$100–\$650+ per stump. See our [price guide](#).

5 Red Flags

ANY TIME

One of these is a reason to pause. Two is a reason to call someone else.

- ☐ **A knock at the door after a storm** with a price good only today. Local crews are busy after storms; they are not driving around looking for work.
- ☐ **Cash up front, or a large deposit** before any work has been done.
- ☐ **No written estimate** or one that is a single number on a scrap of paper.
- ☐ **Topping offered as a service.** Cutting a canopy back to stubs is not pruning — it creates weak regrowth and decay. A company that offers it is telling you about its training.
- ☐ **No insurance certificate** or one that comes as a blurry photo from the contractor rather than the agent.
- ☐ **Pressure to decide while they are standing there.** A tree that has stood for forty years can wait three days for a second estimate.
- ☐ **A price far below everyone else.** Usually it means no insurance, no cleanup, or no stump — ask which.

6 On the Day, and Afterward

WORK DAY

A few minutes of attention on the day prevents most of the disputes that follow.

- ☐ **Walk the job with the crew lead first.** Confirm which trees and limbs, where the equipment will travel, and where debris is going.
- ☐ **Move cars, and keep people and pets inside.** Including the neighbors' children, who will want to watch.
- ☐ **Expect ruts if the ground is soft.** Ask whether they will mat the lawn, and agree in advance who repairs what.
- ☐ **Walk the property before final payment.** Check the cuts, the cleanup, the fence, and that the right trees came down.
- ☐ **Ask for a magnet sweep** if a chipper or truck was in the drive, and check for nails and metal debris.
- ☐ **Keep the paperwork.** Estimate, insurance certificate, invoice, and any permit. Useful later, and useful when you sell.
- ☐ **Plan what goes back in the gap.** See [what to plant after a tree comes down](#).

Record Each Estimate Here

Fill one set in per company. Two estimates blur together fast.

Company name

Contact name and phone

Years working in Central Arkansas

Liability insurance verified (date / agent)

Workers' comp verified (date / agent)

Trees and limbs included

Stump included? Grinding depth

Grindings hauled or raked back?

Debris: chipped and hauled / stacked / left

Logs cut to firewood length?

Lawn and access protection

Permit or HOA approval needed?

Total price quoted

Deposit requested

Start window

Date work completed / final walkthrough

Numbers Worth Having

Little Rock Planning & Development (permits)	(501) 371-4790
Arkansas 811 (before any digging)	811
Your power utility (lines in the canopy)	
Your homeowners insurer (claim questions)	
Little Rock Tree Service Experts	(501) 403-5953

Need a tree looked at, or a second estimate?

Call or Text (501) 403-5953

Tell us what's going on with your tree, and we'll connect you with a local tree pro who can look at it and give you a written estimate. Free to use, no obligation.

littlerocktreeserviceexperts.com

Little Rock Tree Service Experts is a marketing and referral service. We do not perform tree services; requests are connected with independent, third-party tree service professionals, who provide all estimates and perform the work. This checklist is general information, not legal or insurance advice. © 2026 Little Rock Tree Service Experts · Little Rock, Arkansas.