Snow Removal Business Startup Checklist

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Key takeaways

- Start with shovels, a snow blower and ice melt, and add a plow later
- Get liability insurance that explicitly covers snow and ice work
- Sell seasonal contracts in October and November, before the first storm
- Write the snowfall trigger and service window into every contract

1. Plan

- [ ] Choose your niche and the services you'll offer first
- [ ] Define your service area (keep it tight to cut drive time)
- [ ] Write a one-page plan: who, where, what you charge, how you'll get 10 clients
- [ ] Check local competitors' services and prices

2. Register & insure

- [ ] Pick a business name and check your state registry, trademarks and the .com domain
- [ ] Choose a structure (sole proprietor or LLC)
- [ ] Get a free EIN from the IRS (irs.gov)
- [ ] Check city/county business license requirements
- [ ] Open a separate business bank account
- [ ] Get general liability insurance before your first paid job
- [ ] Slip-and-fall claims are the big risk in snow work, so get general liability insurance that covers snow and ice operations. Many policies exclude it unless it's listed. If you plow with a truck, you need commercial auto coverage. Use a written contract that sets the snowfall trigger, service windows and who is responsible for re-freezing. Some cities also restrict pushing snow into streets.

3. Equipment

- [ ] Two-stage snow blower (single-stage only for small, paved driveways)
- [ ] Ergonomic shovels and a pusher shovel
- [ ] Ice melt or rock salt plus a walk-behind spreader
- [ ] Ice chopper and push broom
- [ ] Headlamp, reflective vest and traction cleats
- [ ] Truck-mounted plow and tailgate spreader (later, once contracts justify it)

4. Pricing

- [ ] Track your real job times on your first jobs
- [ ] Set a target hourly rate that covers pay, taxes, insurance, fuel and admin time

- [ ] Create a simple price menu and a minimum charge
- [ ] Use estimate and invoice templates for every quote
- [ ] Check your numbers with the free calculator on ServiceStartKit.com

5. Get online

- [ ] Register a short domain and set up a professional email
- [ ] Launch a 4-page website: home, services & prices, reviews/photos, contact
- [ ] Create a Google Business Profile with photos and your service area

6. First clients

- [ ] Sell seasonal contracts in October and November, before the first storm
- [ ] Offer your lawn care, cleaning or handyman clients a winter package
- [ ] Door hangers in neighborhoods with long driveways and older homeowners
- [ ] Pitch small businesses and churches that need walks cleared before opening
- [ ] Google Business Profile listing "snow removal" as a service
- [ ] Ask every happy client for a review and a referral

7. Money

- [ ] Invoice every job and log every expense
- [ ] Keep a mileage log for business driving
- [ ] Set money aside for taxes each month
- [ ] Review prices at least once a year

General information, not legal, tax or insurance advice. Rules vary by state and city.