

Workers' Comp: A Critical Coverage for Every Season

As a landscaper, your work is physically demanding, requiring manual labor and the use of tools and heavy machinery. Workers' Compensation Insurance provides valuable peace of mind against the risks inherent to your field, such as work-related strain injuries, illnesses and other health concerns.

In this article, we'll provide examples of seasonal health challenges you or your crew can encounter and how carrying a comprehensive Workers' Compensation policy can help.

Winter Woe

While many landscaping companies take a much-deserved break during the winter, some prefer to offer additional services to stay busy during the off-season. Let's say your business begins offering snow removal services during the winter months. Forecasters are predicting significant snowfall this winter, so you can expect your company to be busy and the work lucrative.

The day after a big storm, you take the time to remind your employees of important equipment safety tips, such as turning off the snowblower immediately if it gets clogged and keeping all hands and limbs away from the mouth of running machinery. Unfortunately, the season carries additional risks that can endanger their health and lead to Workers' Compensation claims.

Halfway through the day, you get a call from your crew supervisor. She tells you multiple workers are at the hospital with symptoms of foot injuries. During your conversation, you find out the problem is likely their uniform boots. While ankle-high to give necessary support and prevent tick bites in the warmer months, they are not waterproof and do not provide adequate protection against the cold. Extensive exposure to wet and cold conditions caused by improper footwear may lead to frostbite, trench foot or chilblains.

Workers' Compensation Insurance will protect your business by covering the costs of your employees' medical care, lost wages, disability and ongoing care costs. If your employees decide to sue you for not providing adequate uniform shoes against winter health risks, it can also help safeguard your finances against any court-ordered settlements.

Spring Snag

As the first tender buds of spring blossom, your landscaping company is bustling, setting up your clients' properties for the start of the season. There's valuable work to do, such as weeding, removing dead leaves, downed branches and preparing yards for the growing season.

One client, however, is very protective and particular regarding her prize-winning ornamentals. After an invasive beetle decimated her lilies last year, she now informs you of a specific kind of herbicide she wants to be applied to her entire yard to

prevent future pests and weeds. She's willing to provide the chemical as long as your team will apply it.

To keep your client happy, you agree to apply her herbicide, even though your company mandates using the same known and trusted brand for all projects. Hers is unfamiliar to you, but you figure she knows what she wants and will contract someone else if you disagree with her.

The week after your crew applied the herbicide, you wish you turned down her request. All of your employees

who worked that day are at home dealing with painful and unsightly rashes on their exposed skin. It turns out the "special-ordered herbicide" was purchased from another country and is illegal to buy in the U.S. due to its health risks.

Workers' Compensation can assist with this uncomfortable — and itchy — situation when your employees file a claim against you, alleging you did not do your proper due diligence regarding the herbicide and created an unsafe workplace by agreeing to use it.

Summer Setback

Summer is a busy time for landscapers. Long, warm days quickly fill with project after project as you try to make the most of the good weather.

While planning out the week's work crews, one of your employees asks you what the company is going to do about an upcoming heat dome. While Michigan generally sees average high temperatures of 83°F in your part of the state, you vaguely remember the weather forecast saying something about above-normal temperatures and tropical humidity levels.

You tell your employee to enjoy the warm weather and direct the crew supervisor to put a 12-pack of water bottles — one for each of your employees — in the truck before they head out. When the heat dome hits, you're busy with job site visits and construction partner check-ins.

You're shocked at how quickly the heat feels oppressive and uncomfortable. You use old tricks from your work crew days, like a wet bandana around your neck and an extra-wide hat, but none of them can keep up with the heat. You decide to change your schedule so you can stay in your air-conditioned office during the worst heat of the day.

It's a good thing you're at your desk because your work crew calls and informs you that unless you postpone today's projects, they're walking off the job. Already, four employees had to go home with symptoms of heat stroke and those that remain feel you didn't do enough to protect their health — especially after your flippant comment about the heat becomes known.

Do you think your company will fare well if they decide to file a claim? Luckily, your Workers' Compensation coverage can help cover any lost wages for your sick employees and can support you in the event of litigation.





Fall Fumble

Fall is all about preparing gardens and yards for the dormancy of winter. While fallen leaves provide nutritional benefits for lawns and hiding places for native flora and fauna, many homeowners perceive fallen leaves as an eyesore at best and a nuisance at worst.

When you and your crew arrive at the job site for a requested leaf removal, the homeowner meets you in the driveway. She asks if you can also pay close attention to the water feature in the backyard. It is clogged

with leaves and overflowing after a recent windstorm.

You tell the rest of your team to tackle the lawn and edges with their equipment while you focus on the water feature, an heirloom piece taken from an old family property.

Armed with a long skimmer, you carefully and slowly begin taking out the leaves. You're so focused on the task that you don't notice the water-soaked leaves covering the patio around the fountain. All it takes is one wrong small step — your feet fly

out from under you, and the fountain is suddenly, uncomfortably close.

When you open your eyes again, you're at the hospital. Your employees rushed you from the job site after you fell and struck your head. Due to the severity of your concussion, it's unlikely you'll be able to work for a couple of weeks. Luckily, your Workers' Compensation coverage can help ensure your bills are paid by covering your medical costs, lost wages and any ongoing care needs.

Workers' Compensation Insurance is a vital safety net against the high cost of medical care and the potential for being unable to work due to a job-related injury or illness. Remember that adding new employees, downsizing staff or introducing new services can affect your coverage needs. Therefore, review your policy language during times of transition to ensure you remain fully protected.

If you need help determining whether your policy is adequate, contact MNLA's insurance expert, Ashley Thomas, for a free risk analysis and coverage review to ensure your business is properly insured against your unique exposures. Learn more about available coverage at gallagheraffinity.com/MNLA; contact Thomas at 918.764.1619 or ashley_thomas@ajg.com.