



When a Claim Happens: A Five-Step Guide for MNLA Members

When trouble occurs, such as a vehicle collision in a company-owned car, accidental damage to client-owned property or unintentional exposure of neighbors' property and pets to harmful chemicals, the actions you and your employees take in the immediate aftermath can significantly impact the outcome of your claim — and the future of your business. For members of the **Michigan Nursery and Landscape Association (MNLA)**, where complex operations often involve work crews, expensive equipment and frequent trips in company vehicles to customer properties, having a clear, consistent response plan can help safeguard your employees, preserve critical information and reduce costly interruptions — all things that help protect your business and its reputation.

Follow these steps, along with advice from your trusted insurance expert, to ensure your claim is handled efficiently and you can recover more smoothly.

1. Ensure Safety First

No matter what type of incident your business or employees are experiencing, your first priority should be to protect people and prevent further damage. What this entails can differ significantly based on what you're experiencing, but should generally include:

- **Addressing injuries immediately and calling emergency services if needed** – If an employee or client is injured on a job site, their health and safety should take immediate priority. Your team should be able to provide first aid using an **OSHA-compliant** first-aid kit for cuts, scrapes or minor sprains or call 911 for severe injuries involving heavy bleeding, head trauma or limb damage.
- **Securing the job site to prevent additional injuries** – Immediately after an injury, shut down and secure all heavy machinery and handheld power tools; your employees will likely be distracted and worried about what happened to their colleague or client. Requiring a cessation of all operations will ensure no one else is hurt due to the mental weight of what they witnessed.

If emergency responders are needed, direct your crew to clear any debris, spilled materials or dropped tools from paths and walkways to ensure they can access the site safely. If there are significant hazards, such as large holes, deep ditches, significant drops, open water or anything similar, place temporary barriers to prevent accidental contact.



- **Taking reasonable steps to stop additional loss** – If your employees or client are not in harm's way, your crew can immediately start taking steps to reduce additional damage. If a digger accidentally strikes a water line, for instance, your crew should shut off the supply as quickly as possible; if a tree trimmer drops a branch onto your client's home and damages the roof, a tarp can help prevent additional issues before they start.

Landscaping and nursery operations often involve equipment, chemicals and outdoor conditions that can create higher-risk exposures; making safety part of your claim response helps prevent additional issues from arising.

2. Document Everything

Accurate documentation is the foundation of a successful claim, helping keep the process smooth and painless so your business — or affected third parties — can be made whole as soon as possible. In a physical industry like landscaping, property conditions can change quickly; any physical evidence you have is especially valuable should the incident turn into a legal dispute. These can include:

- **Taking photos and videos of damage, equipment and surrounding conditions** – Human memories aren't perfect; they can unfortunately change and erode over time. Taking photos and videos of the aftermath of a damaging incident ensures you capture all pertinent details accurately, protecting your business and crew.

If you notice a client's property is damaged before the project starts, such as a broken window or cracked siding, taking pictures before the work starts can help reduce confusion or accusations tied to fraudulent property claims.

- **Recording the date, time, weather and job site details** – Your work relies on living materials, such as new trees, shrubs or other plants, which are subject to changing outdoor environments. Condition logs help protect your business if claims arise from damaged plants, storm damage, weather-related delays and more.

Additionally, if one of your workers experiences a job site injury, recording precise site conditions can help you verify that safety protocols, such as heat breaks and shade shelters, were actively maintained.

- **Collecting witness statements and contact information** – Independent accounts from people not involved in the project may be more trustworthy than those from the property owner or contractor, especially if there is physical injury or property damage involved. Clear documentation can further help prevent false claims or misinformation from turning into drawn-out litigation.
- **Keeping damaged property/equipment when possible** – While holding on to equipment you can't use takes up valuable space in your equipment garage, it's essential physical evidence you can use to verify your claim. Keeping the item allows serial numbers, model types and the true extent of the damage to be confirmed later.

Green industry claims often involve property damage, auto incidents or third-party injuries — adequate documentation helps establish exactly what happened.

3. Report the Claim Promptly

When notifying your insurance provider of an incident, there's no such thing as "I'll handle that later"; you must contact them as soon as possible. Use these steps to help guide you through the claims process:

- **Contact your Gallagher Franchise Solutions representative or claims hotline** – Gallagher offers a [detailed list of insurance claims contacts](#) across many product lines, from commercial lines to small business and more. To get assistance from Gallagher Franchise Solutions in contacting your carrier, please email gfs.franchisesupport@ajg.com.
- **Provide basic facts only** – Any statements you or your employees make during a claim can be treated as binding facts or admissions of liability. Even a simple "I'm sorry" can give insurance companies legal leverage to reduce or outright deny your claim.
- **Submit initial documentation** – This stage is where the photos, videos and other documentation you made really prove their value. Hard evidence isn't prone to "misremembering" the way our brains are, making these files essential for claims support.

Timely reporting helps avoid coverage issues and speeds up resolution — something that's especially important for MNLA members managing seasonal workloads and tight project timelines.

4. Protect Your Business Operations

Claims can be disruptive and costly to your everyday operations; instead, use this time to minimize the effect through these proactive steps:

- **Arrange temporary repairs or replace equipment if needed** – Losing an essential piece of equipment can reduce your crews' capacity, resulting in lost revenue. Taking time to replace or repair equipment, as long as your insurance company gives you the all-clear, can help keep operations minimally affected.
- **Communicate any delays or impacts with customers** – No one wants to be left in the dark concerning the status of an expensive project. Clearly communicating delays or potential impacts helps keep customers informed, reducing frustration and the upset that can lead to additional claims.
- **Track all claim-related expenses** – Claims cost more than the immediate repair; there are often hidden expenses, such as employee downtime, rented equipment and more. Comprehensively tracking those from the onset of property damage or physical injury all the way to your repair hours and material costs can not only protect your profit margins and ensure you're reimbursed through your business income insurance and other valuable policies, but also prevent any affected third parties from erroneously inflating the bill.

For nursery and landscape businesses, downtime during peak season can be costly; proper tracking helps support your potential recovery under additional policies, such as business interruption, business income or extra expense coverages.



5. Cooperate with the Claims Process

As an MNLA member, you operate in a highly regulated, technical environment; clear communication with your adjuster or insurance advisor ensures claims are handled accurately and fairly. During the claims process, you should be available to:

- **Provide requested documents quickly** – Any delay in providing requested documents will extend your claims process. By keeping important documents organized before they're needed, such as contracts, invoices and maintenance logs, you can provide these essential files without headaches related to tracking them down.
- **Assist with inspections or follow-up questions** – An insurance adjuster may need to assess damage to verify the cause and value of a loss, and they may ask specific questions related to the event. Remember, your insurance policy is a legal document that establishes your duty to cooperate with their questions. Any willful obstruction on your end can result in denial of your claim or its closure due to non-cooperation.
- **Review settlement details carefully with your advisor** – Always review any potential settlements closely with your insurance advisor, not only to ensure it accurately reflects the compensation you're entitled to based on your policy, but to catch any errors — as well as the possibility of negotiating for a better outcome by identifying gaps that should have been accounted for or overlooked policy details that could affect your compensation amount. Settlement details are complex, and by checking them over with an advisor, you're ensuring you're not leaving any money behind.



A detailed, well-documented claims response plan like this not only protects your business; it can also reduce long-term insurance costs and improve claim outcomes. For more guidance on how to protect your business and its bottom line, contact MNLA's insurance expert, Kenessa O'Dell, at [630.694.5148](tel:630.694.5148) or kenessa_odell@ajg.com.

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