



Weather-Driven Risk: How Landscaping and Nursery Businesses Can Strengthen Their Insurance Coverage

*Ice covers power lines following a late March 2025 ice storm in Gaylord, Michigan.
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Trees are budding, flowers are blooming and the weather keeps shifting from freezing rain to floods and hail — sounds just like spring in Michigan, doesn't it? With spring comes the return to work for landscapers and nursery owners across the state. However, this volatile weather poses a real financial risk for your business.

In this article, we'll cover how you can protect your investment and business by proactively managing your risk and carrying comprehensive insurance policies.

Common Weather-Related Risks

Spring weather can negatively impact your crews' field efforts by extending timelines and budgets and reducing productivity. It can also lead to costly claims; here are some examples:

- **Spring flooding causes delays and crop loss** – It's been raining for days now, and no relief is in sight for your crew. Not only has the project site become unsafe due to the mud and slip and fall risk, but all the work you've already done to install a new garden bed for your clients has been utterly ruined. You're not even sure if the plants you selected are still on the property; they might be buried under all the mud or simply washed away to the neighbor's next door.
- **Freeze-and-thaw damage ruins installations** – It's a cycle as old as time in Michigan. The weather warms, just enough to hint at the promise of warmer weather, before we're shunted back into freezing temperatures. Then, a little reprieve, only to be dragged back under. This back-and-forth can ruin your projects, damaging hardscapes and stone patios, as seeping and expanding water causes dangerous cracks and shifting that leads to long-term structural issues and unhappy clients. Not to mention, the freezing temperatures can create ice, making the site perilous for your work crew.

- **Sudden hail leads to damage** – March and April are the most common months for hail events, coinciding with when your business is trying to get to work. You and your crew are at the job site when the weather shifts and pieces of walnut-sized hail start raining down. You all take refuge in your work trucks, listening to the loud thud of ice against metal. Once it passes, you emerge to assess the damage. All your vehicles were hit; windows cracked due to the impact, and there are dents across the hoods and roofs. Your skid steer was also damaged, taking out a light and potentially impacting a hydraulic line. You won't be able to use any of this equipment again until it's repaired, taking out a major chunk of your fleet and leaving your remaining projects in limbo.

Develop a Plan for Severe Weather

As seen by the examples above, weather-related incidents can be costly for your landscaping business or nursery, damaging equipment, crops and recent installations. One critical way to reduce claims arising from these events is to create a severe weather response plan that ensures continuous awareness of weather-related risks and shares responsibilities before, during and after the event. This can help you avoid situations where your equipment, vehicles or crops would otherwise be damaged.

Your plan should:

- Make someone responsible for monitoring forecasts and weather alerts.
- Establish limits at which your team will pause or reschedule jobs, such as during lightning storms, floods and hail.
- Create a process for a worst-case scenario where evacuating the job site is necessary, ensuring all crew and equipment are safe.
- Note who will be responsible for documenting any losses for insurance purposes.

However, even the best-laid plans and risk mitigation practices can still leave you running afoul of bad weather. Therefore, carrying comprehensive insurance coverage is essential for all landscapers and nursery owners.

Protecting Your Business With Comprehensive Insurance Endorsements

To protect your business against financial losses due to weather-related damage, you'll need a combination of insurance policies to ensure each facet of your business is covered.

All business owners should carry general liability insurance or a business owner's policy (BOP) to protect themselves from standard risks, such as bodily injury and property damage. However, these policies can create costly gaps for landscapers and nursery owners alike.

Your options to ensure comprehensive coverage include:

- **Inland marine coverage** – Despite its name, this coverage doesn't have anything to do with boats. Inland marine coverage protects tools, equipment and other assets, such as materials and plants, that you transport off-premises. If one of your trucks is in an accident, ruining the equipment within, inland marine can help cover the cost of new tools. Standard liability and business owner coverages don't typically provide this protection, so you'll need to add it as an endorsement.
- **Commercial property insurance** – Your brick-and-mortar location is central to your operations, serving as a hub for your business needs. If your building is damaged or equipment stops working due to a severe weather event, commercial property insurance can provide valuable financial assistance.
- **Exploring commercial property endorsements** – Endorsements are additions to a standard policy that can grant you greater protections unique to your needs. Securing business interruption insurance can cover any lost revenue or operating expenses should you be forced to close due to severe weather, and spoilage coverage can be essential for nursery owners if their plants are damaged by a power failure.

While spring brings the promise of warmer temperatures, it can also cause headaches for landscapers and nursery owners. But you don't need to face severe weather risks alone.

If you need assistance understanding your exposures or finding coverage that fits your unique needs, **contact Ashley Thomas** of Gallagher Affinity at **918.764.1619** or **ashley_thomas@ajg.com** for a free risk analysis and coverage review. **Learn more about available coverage at gallagheraffinity.com/MNLA.**

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