

[Workers compensation insurance](#) is rated based on the loss experience of your operations. If you have high loss frequency, or if one of your employees suffers a severe loss, you will feel the sting on your workers compensation rates for years afterward. To read more about exactly how this happens, please visit my blog article on [protecting your experience modification factor](#)

. For landscaping companies, the Summer season means more work available, but that time of year also brings some specific risks to your employees. Here are some tips on ways to protect your employees from some of these seasonal risks.

One of the most common sources of injuries to landscapers here in North Carolina is heat related illness. You should make sure that your crews are prepared for an emergency. Watch for symptoms such as profuse sweating, skin that is extremely hot or cold to the touch, dizziness or nausea. You may also want to implement shorter work schedules and start earlier and stop at mid day heat and resume again in the late afternoon. Keep plenty of cool water available (at least 4 cups of water per hour) and make sure that your workers have shady places to take their breaks. It is important as well that you not wait until an employee feels sick in order to allow them to take a break.

Snakes are also a threat to workers in the summertime. Warn your workers to be careful about where they place their hands and feet when moving debris. They should always wear gloves when moving debris about and not reach blindly under debris when moving it. They should also wear boots at least 10 inches high. If someone encounters a snake, have them step back and allow it to proceed. Make sure that your employees understand that a snake's striking distance is usually  $\frac{1}{2}$  the total length of the snake. If someone is bitten, note the color and shape of the snake's head. Keep bite victims still and calm to slow the spread of any venom in case the snake is poisonous. Do not cut the wound or attempt to suck the venom out, lay the victim down so that the bite is below the level of their heart and cover the bite with a clean, dry dressing.

[Insects can also be a danger](#) . You should know in advance if any of your employees are allergic to any insect bites and if so, you must keep the appropriate medicines available to them in case they are stung or bitten. Severe reactions to bites or stings such as chest pain, nausea, loss of breath, sweating or slurred speech require immediate medical treatment.

One other risk your employees may face is exposure to herbicides and pesticides. Make sure that all employees are fully trained in the use of these chemicals and that they understand

exactly what to do in case of overexposure.

Taking precautions with your employees during the summer months should help you avoid some injuries and mitigate those that were unavoidable. The last things you want to face are employee downtime and higher workers compensation rates due to avoidable accidents. At [Cloward Insurance Group](#), in Winston Salem, NC, we insure dozens of landscaping companies all across North Carolina. Our specialize landscapers insurance program can help you save money while getting the protection you need on your [general liability insurance](#), the [insurance on your trucks](#) and your equipment as well as your [workers compensation insurance](#). Give us a toll free call today at 877-687-7557 or visit us on the web at [www.LowRatesForLandscapers.com](http://www.LowRatesForLandscapers.com).