

Savvy landscaping contractors buy [workers compensation insurance](#) as part of their [landscapers insurance program](#).

If you don't and you are paying someone to work for you, whether you consider them a subcontractor or not, then you shouldn't go a day more without a policy. But assuming you already have a workers compensation policy, how exactly do you file a claim?

Filing a workers compensation claim is easy and simple. You want to do this as soon after the employee injury as possible. In NC the claim form states that you must file the claim within 5 days of the injury. To do so, you must complete a Form 19 claim form and mail, fax, or email it to your insurance company claims department. The Form 19 is a standardized claim form to be used for all workers compensation claims in North Carolina. The reason for this is that the policy and claims payments are all overseen by the NC Industrial Commission.

If you don't have a form 19 on hand, check your policy as most insurance companies will insert a few blank ones in the policy that they send to you. It's ok to make copies of this form when you run out. You can also get one in pdf form from the [NC Industrial Commission website](#).

The Form 19 will ask for contact information for you and for your injured employee. They will also need to know the details of the injury, how and when and where it occurred. This information usually comes from the injured employee's supervisor. Next you will need to fill in the occupation of injured person and information about how many hours they work each week and what their wages are per hour and per day. This information will help settle the disability portion of the claim.

The rules require that you provide a copy of the completed Form 19 to the injured employee or the employee's representative (read lawyer) at the same time that the Form 19 is submitted to the insurance company. Last of all, you must give your injured employee a blank Form 18 which is a form they can use should they wish to contest the claim settlement. You can obtain blank Form 18 copies the same way you got the form 19, [by clicking here](#), or you may call the NC Industrial Commission at 800-688-8349.

At [Clinard Insurance Group, in Winston Salem, NC](#), we work hard to help all of our clients become informed insurance consumers. Understanding how to file a workers compensation claim for your landscaping company is important as you will want to move fast in the event of an

accident or injury and spending time trying to figure out how to file a claim will only slow you down.

Should you need help with your [landscapers insurance policies](#) , from [workers compensation](#) to your general liability, commercial auto and equipment insurance, please consider us as we specialize in insuring landscapers of all types and sizes all across North Carolina and South Carolina. We can put our extensive knowledge to work for you with one quick phone call. Call us, toll free, at 877-687-7557 or visit us online at www.LowRatesForLandscapers.com