



Workers' Compensation: Protect Your People

Your people are your greatest asset. In a high-risk industry like tree care, accidents happen—chainsaw injuries, falls, or heat exhaustion.

We help you protect them and your business. Our Workers' Comp solutions are built for field realities, ensuring safety, compliance, and quick recovery.

POLICY OVERVIEW:

Workers' Compensation covers your employees if they are injured or become ill due to their job duties. In tree care, common injuries include falls from height, chainsaw lacerations, struck-by injuries, and heat exhaustion. This policy ensures your workers get the care they need while also protecting your business from legal liability.



RISK MANAGEMENT TIPS:

- Provide formal safety training on chainsaw use, fall protection, rigging, and aerial lift operation.
- Enforce PPE usage including helmets, chaps, gloves, and eye protection.
- Create a Return-to-Work program to minimize lost-time claims and reduce your MOD score.

BEST PRACTICES:

- Designate a claims manager to oversee injury reporting and documentation.
- Maintain an injury logbook and ensure all supervisors are trained on incident protocol.
- Build relationships with occupational health clinics for fast care access.

EMPOWERING. YOU.

CLAIMS MANAGEMENT PROTOCOLS:

- Provide immediate medical care: call 911 if severe, or drive to clinic if minor.
- Complete an internal incident report and collect witness statements same day.
- Notify your agent and carrier promptly to ensure compliance with state WC laws.
- Keep track of medical updates and return-to-work status for all injured employees.

GRANITE INSURANCE | EMPOWERING YOU

At Granite Insurance, we believe in partnerships, not policies. Our approach combines proactive risk management, custom industry programs, and responsive support that helps your business grow stronger every day.



CONTACT GREG JOHNSTON

Business Risk Consultant – Tree Care Program Specialist

- 828-382-3732
- gjohnston@graniteinsurance.com
- GraniteInsurance.com

Meet Greg: Greg is committed to helping arborists and tree service professionals find the right coverage while strengthening their risk management practices. He understands the unique hazards of the industry and serves as a trusted partner to keep your crew safe, your equipment protected, and your business growing strong.



Let Granite Insurance be your trusted partner in the canopy and beyond.
Contact us today to learn more about our tailored tree care insurance solutions!