



# LANDSCAPING & GROUNDS MAINTENANCE RISK EXPOSURES

Every year, Special Districts Insurance Services experiences dozens of claims because of issues with landscaping or grounds maintenance. On average, each of these claims cost between \$3,000 and \$5,000. Districts should make sure that their staff recognize these exposures and know how to effectively mitigate them.

## **Common Risks**

- Thrown rocks while conducting mowing, string trimmer/edging operations or grass blowers.
- Using a torch to burn weeds.



## **Common Claims**

- Damage to vehicles from thrown rocks and other debris.
- Injury to people that are nearby and hit by rocks or other debris.
- Damage to buildings and windows caused by thrown rocks.
- Losses caused by an unintended fire as a result of weed burning.

## **Mitigation Strategies and Best Practices**

### Mowing and string trimmer/edging operations

- Attempt to conduct mowing and string trimmer/edging operations when people and vehicles are not in the area. This may take some planning on when to conduct these operations. For instance, you should not be mowing a field next to the playground during recess.
- If your mower has a side discharge and you are not bagging the grass, keep the discharge pointed away from vehicles, roads, parking lots, buildings, sidewalks, and any areas where people are located. If necessary, stop your lawn mower blades if a person or vehicle is passing by.
- When nearby or in parking lots, conduct string trimming/edging and mowing operations when the parking lot is empty or ask staff to park in another area on that day, if possible. Whatever you do, make sure your staff are not conducting these operations within close proximity of vehicles.

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### Weed burning

- Always consult with your local fire authority before burning weeds.
- Do not burn weeds on hot, dry or windy days; instead do it in the morning and on cooler days.
- Do not burn weeds near combustible material especially dry vegetation.
- Never burn weeds near buildings.
- Have a shovel and water source ready in case of an unintended fire.
- Keep watch for fires in just-burned areas for as long as necessary to ensure no embers or hot spots remain and consider watering the area after burning operations.



If you have any questions regarding landscaping and grounds maintenance risk exposures, please contact the Risk Management Department at 800-285-5461 or [riskmanagement@sdao.com](mailto:riskmanagement@sdao.com).