

Lawn Care Services Product

Claim Examples

- ▶ **Bodily Injury:** The insured was cutting the lawn in a residential neighborhood. While riding a lawn mower the insured struck the foot of a pedestrian who was jogging on the sidewalk. The insured was found to be negligent for carelessly operating machinery and incurred a loss of \$42,000.

The Insured was edging a client's garden with a weed whacker. A small stone was projected from the weed whacker and hit the client in the shin. Her medical expenses incurred totaled \$2,750.

- ▶ **Property Damage:** The insured was blowing leaves and grass off the sidewalk at a residential property. While operating the blower, stones were projected to a nearby vehicle that sustained paint and window damage. The insured was found to be negligent for the damage and incurred a loss of over \$5,000.

The insured was planting a new vegetable garden for a client. As the insured dug into the ground with his shovel, he accidentally cut through a PVC pipe water line running to the client's home. Costs to repair the piping totaled \$1,480.

- ▶ **Contractors Equipment:** The insured stored a piece of his equipment in the garage of his client during the day. One afternoon a fire occurred in the garage and destroyed the insured's equipment. The insured filed a claim to replace the equipment valued at just under \$10,000.

The insured left his best lawn mower at a jobsite, and headed off at lunchtime for a local restaurant. When he returned, the lawn mower was gone. He made a claim for the \$11,200 piece of equipment.