

Lawn Mower Projectiles

Protecting Your Equipment and Your Surroundings

CSDSIP Insight | Spring 2023

There's nothing like the smell of freshly cut grass in the summer, but as we all know, a lot of work goes into beautifully maintained grounds. It may surprise you that many smaller scale claims can accumulate from routine summer grounds maintenance. Such maintenance often requires a multitude of devices and accessories such as trimmers, chain saws, and utility vehicles. Some of these devices are high powered, and can pose risks to those operating them, those in the environment during use, and local objects. Lawn mowers particularly can pose a threat to surrounding property. Though they are made to cut grass, lawn mowers will attempt to cut anything in their path, including toys, sticks, pebbles, and other equipment, giving the potential for these items to become projectiles at up to 200 mph (1).

Coverage

CSDSIP's School Entity Liability Coverage will defend and indemnify on behalf of the Member for claims of bodily injury and property damage to a third party associated with lawn mowers (such as projectiles hitting vehicles) and other mobile equipment, subject to the terms and conditions of that policy.

Damages to mobile equipment itself is covered under our Property Coverage Form as contents for losses caused by a covered cause of loss, subject to the Member's Real and Business Personal Property & Premises Rented to You Deductible and the Members Limits of Coverage.

Coverage is subject to policy terms, limits, deductibles, and exclusions. All claims are reviewed on case-by-case basis. As always, feel free to reach out to CSDSIP's Risk Programs Team with specific coverage questions.

Claims

CSDSIP typically receives over a dozen claims from various Members between May and October where debris from a mower becomes airborne and hits a nearby vehicle. Such events can result in thousands of dollars in damages per occurrence. Though there is no liability for the Member under these conditions due to the [Colorado Governmental Immunity Act](#), many districts will elect to pay for damages through Special Programs under their School Entity Liability Coverage.

Considerations

As you prepare for your summer maintenance schedule, we recommend considering the following: Prepare lawns for mowing: Before each mowing, check the lawn for unintended items that may pose risk for projectile motion, or damage to the mower itself.

Create a buffer zone: If you have an area that transitions directly from grass to gravel, consider creating an at least 6" buffer zone so that gravel is better separated from the grassy area. Continue to use caution when mowing in the vicinity of any loose materials such as gravel or woodchips.

Other solutions:

When there is a particularly difficult mowing area with elements such as steep slopes or low-hanging branches, there are options on ways to lessen the need to mow and the risk to the mower. Adding flower beds in difficult areas or using mulch at a 1-3 foot perimeter around a tree can make mowing easier, especially in areas with exposed roots.

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An additional issue posed by lawn mowers is potential damage to a sprinkler system. If a sprinkler head is damaged during mowing, it is typically due to improper installation. Properly installed or not, sprinkler heads should be avoided during the mowing process. This can be done by marking the sprinkler heads with flags or cutting grass around the sprinkler heads with a line trimmer before mowing. Ensure all sprinkler heads retract properly to avoid damage by mowers.

Finally, ensure all employees using the mower are properly trained and understand their instructions, and as always, abide by all manufacturer recommendations for use, maintenance, and storage.

Resources:

Check out this [CDC Lawn Mower Self-Inspection Checklist](#)

[Other lawn mower safety considerations from OSHA](#)

1. [MF2714 Mowing and Trimming Safety for the Landscaping and Horticultural Services Industry \(osha.gov\)](#) (page 11)