

Outdoor Power Equipment

Power Equipment Injuries

Can I be liable?

When summer is here and our lawns are flourishing under the hot Texas sun. Many homeowners take pride in their lawns and spend hours mowing, weed-eating and edging. While a nice lawn shows pride in ownership, the equipment used to maintain the lawn can be dangerous.

According to the American Academy of Pediatrics, the power mower is one of the most dangerous tools around the home. Approximately 68,000 people a year, end up in the emergency room, due to power mower injuries. Of this number, 9,000 are under the age of eighteen.

If someone is injured by outdoor power equipment while visiting your home, could you be held responsible?



Ask yourself the following questions:

1. Do I have liability coverage? Hochheim's property policy DOES NOT include liability coverage. It must be purchased as a separate policy through Hochheim Prairie Casualty Insurance Company.
2. Do I have the right kind of coverage for my exposures? Different types of liability coverages exist to cover different types of exposures - such as personal or farm.
3. Do you carry limits of liability that are sufficient to protect your assets?

Carefully read your policy and contact your agent if you have any questions or feel uncertain about liability coverage.

See the following page for Power Equipment Safety Tips.

Outdoor Power Equipment Safety Tips

1. Know how to operate the equipment.

Read the operator's manual before using any power equipment. Know where the controls are and what they do. Follow the manufacturer's safety instructions.

2. Dress properly for the job.

Wear long pants, close-fitting clothes, sturdy shoes, and safety glasses. Don't wear anything that could get caught in moving parts such as loose jewelry or clothing.

3. Handle gas carefully.

Fill up before you start, while the engine is cold. Store gas in an approved container in a cool ventilated area. Never smoke around gasoline.

4. Clear the area before you start.

Pick up rocks, twigs, cans, golf balls or anything that could be thrown by mowing equipment.

5. Keep children and pets away from the area until you're finished.

Never allow children to operate a mower. It's not safe to carry children as passengers on a riding mower.

6. Operate equipment carefully and follow recommended procedures.

Always turn off the engine and disconnect the spark plug wire before attempting to unclog or work on outdoor power equipment. When leaving equipment unattended, turn off the engine and remove the key.

7. Keep hands and feet away from moving parts.

Never work on equipment while it is running. Never remove or tamper with safety devices and labels...they're provided to protect you and your family.

8. Wear hearing protection.

When working with equipment that generates increased sound levels be sure to protect your ears. Wear hearing protection, such as special earmuffs or earplugs, to prevent potentially damaging sounds from reaching your ears without eliminating the sounds you'll need to hear.



Rules For Mowing On A Hill

When using a walk behind mower on a slope or hillside, watch your footing. Mow across an incline and never mow an incline that is too steep for balance and control.

When using a riding mower on a slope or hillside, be sure to mow up and down (except for zero-turn radius mowers) instead of across the hill to prevent the mower from tipping over. Remember to never carry passengers, especially children.

Go to www.opei.org for more information.