

1 TOOL SAFETY

Now that spring has arrived, it's time to dust off those tools. Check out these suggestions for non-powered and powered tools from an expert at The Ohio State University.

3 OSHA TARGETS THE GREEN INDUSTRY

OSHA's current strategic management plan selected landscaping and horticultural services as one of its seven "target industries." Find out what criteria they used.

4 HOW MUCH INSURANCE IS ENOUGH?

With a multitude of insurance options, how do you know whether you have enough coverage for your insurance needs? Here are some basics from Hortica.

THE ONE-STOP SOURCE FOR GREEN INDUSTRY SAFETY AND RISK MANAGEMENT

Get a Handle on Tool Safety: Plan for a Safe Season With These Tips in Mind

Spring has sprung, and more hazards than slugs and aphids lurk in an urban landscape. Spring and summer are the times when workers brush off their hand tools to work outdoors. It can also be the season for more emergency room visits if workers aren't careful with these tools. Hand and powered tools each have their individual risks. But with a little preparation and planning, you're bound to have a safe season. Whether you are using pruners, shears, loppers, or a powered tree trimmer, check out these tool safety tips.

Non-Powered Hand Tools

- Before tackling outdoor landscaping tasks, workers should remember to loosen up; they will be using muscles that they have not used for a few months.
- Always choose the right tool for the job. If you don't have the proper tool, borrow it.
- Before using any tool, inspect it for cracks and loose parts. Although most tools are built to last, they all eventually wear out or break.
- Think ergonomics. Does the tool fit comfortably in your hand? You don't want to force your hand into an awkward position to fit the tool. You can buy tools with textured handles. Padded grips reduce the impact of vibration. Use a smaller toolbox to carry your tools. This is a good ergonomic choice since it will ease the strain on your back.
- As much as you should prepare your body for working outside, your tools need maintenance, too. Oil and sharpen your tools according to the

by Tim Butcher
The Ohio State University



manufacturer's recommendation. Dull tools are more likely to slip or fail and inflict jagged lacerations.

- Have damaged tools repaired by a qualified person or replace them.
- Store tools in their proper place when you aren't using them. This reduces clutter and ensures you can find them when you need them.

Powered Hand Tools

- Read the operator's manual; most people don't. Details about how to use a tool, store a tool, and keep yourself safe are all printed in black and white. Adjusting and using a tool improperly can significantly shorten its lifetime, cost you money, and cause potential injuries to the operator and/or a bystander.
- Check your tools for frayed power cords and cracked or broken casings.
- If you are working around overhead hazards, such as during tree trimming or where objects may rebound and strike your head, wear a hardhat rated for top and/or side impact.
- Understand that many power tools operate at excessive sound levels, where hearing protection is needed. When you use a tool frequently and for long periods of time, you are especially at risk of irreversible hearing loss. Play it safe and wear hearing protection.

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Get a Handle on Safe Tools

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- Anything you are cutting or trimming creates debris that can fly in unexpected directions. You'll need eye protection, such as goggles that are resistant to sharp objects. Wear appropriate protective clothing such as gloves and long-sleeved shirts.

- Look for tools that have been tested by Underwriters Laboratories Inc. and carry the UL mark. It means a representative sample of that product has been tested to stringent safety standards.

- Avoid working alone. A helping hand can make a difficult job much safer.

- Keep an eye on the ground and people around you as you move tools from one work area to the next. Keep bystanders and pets clear of where you are working.

- Set aside time so that workers can take a short break from their chores while they are working. Getting a job done quickly won't do any good if a worker injures himself due to rushing.

- Be sure a telephone is nearby or a worker has a cell phone available to make an emergency phone call if the unexpected happens.

- Never carry a tool by its cord, and don't unplug a tool by pulling on its cord—doing so can cause electrical shorts and increase the risk of electrocution. Also, keep power tools away from water.

These are just a few ideas to plant in your mind on how to make your time outside this spring and summer productive and enjoyable. Thinking ahead can save you time, money, and a trip to your local emergency room.

For more tool safety information, contact your state university extension service or visit <http://ohioline.osu.edu/atts/modules.html>.

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CHECKLIST

- Before workers tackle new spring and summer chores, make sure they loosen up their muscles.
- Inspect tools for any cracks or loose parts.
- Read the operator's manual for powered tools.
- Purchase tools with textured handles for a better ergonomic fit.
- Use appropriate eye and hearing protection when using powered tools.
- Keep bystanders and pets away from all working areas.

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OSHA Targets Landscaping/Hort

OSHA's five-year Strategic Management Plan identifies seven target industries for significant reduction in injuries and illnesses by 2008. Landscaping and horticultural services (SIC 078) is one of those target industries. These industries were selected based on the following criteria:

- At least 5,000 total injury and illness cases;
- A lost workday injury/illness rate (LWDII) of 3.5 or greater;
- No more than 30 percent of injuries and illnesses involving days away from work caused by ergonomic events;
- At least 50 percent of injuries and illness involving days away from work so

severe that they result in at least six days away from work;

- No more than 10 percent of the injuries involving transportation incidents (including incidents involving motorized industrial vehicles, such as forklifts and backhoes);
- No more than 10 percent of the injuries involving assaults and violent acts; and,
- Not in the construction sector.

Data used in evaluating the criteria are from the BLS Survey of Occupational Injuries and Illnesses for Calendar Year 2000. Landscape industry employers should be on the watch for the greater likelihood of inspection. Now's the time to review your safety program for any deficiencies.

How Much Insurance Is Enough?

by Peter H. Fornof, CPCU, Senior Vice President, Information Technology & Administration, Hortica Insurance

When nursery operators ask this question, it can be answered in several ways. Is the concern about *limits of insurance, types of coverage, or both?* This article will explore the types of property and casualty coverage (non-life) that a nursery operation should consider.

There are many types of insurance policies that cover a myriad of exposures available in the marketplace. Do you need them all? Probably not. The business owner must balance the degree of risk to the company with the affordability of insurance coverage. This is part of a risk management process and should be a core activity in any business.

A first step is to determine the hazards and exposures that could significantly alter the financial health of the business. In other words, a determination must be made as to what events could devastate the business, as well as the probability of those events occurring. Further, the business owner must understand the types of policies that are required by law. All states require businesses to carry Workers Compensation to cover employment-related injuries and diseases. Most states require businesses to also carry automobile liability coverage.

When the exposures to the business have been determined, the nursery operator should consult with an insurance professional, preferably one with experience insuring nurseries and other horticultural businesses. The insurance professional can help to identify exposures not contemplated by management, as well as assist in selecting the types of policies

needed to treat the exposures. Another question to consider is what exposures should be retained by the business. Nursery owners should consider the following types of policies:

Basic Policies

- **Business Package Policy or Commercial Package Policy** – A combination or “package” of coverages that commonly

“Basic policies can be amended or tailored to include exposures that are specific to your individual risk.”

covers real and personal property, as well as Commercial General Liability in a single contract. This policy covers real and personal property, as well as loss of business income for losses resulting from many perils. These perils include fire, lightning, smoke, windstorm, hurricanes, tornadoes, hail, weight of ice, sleet, or snow, volcanic action, vandalism, and other perils. In addition, this policy covers the business for third-party liability claims arising from the premises, operations, completed operations, and products of the business. The Business Package Policy is an important part of virtually all commercial insurance programs.

- **Business Auto Policy** – Another “package” policy that covers your business for exposures arising out of the ownership and use of automobiles. It is a package policy because it combines property and liability coverages. Property coverage includes comprehensive and collision perils on the vehicles, and liability coverage provides protection against claims of negligence from third parties. Other liability coverages provided by the auto policy include uninsured and underinsured motorist coverage and

medical payments coverage. In many states, automobile liability coverage is mandated by law.

- **Workers Compensation and Employers Liability** – This policy is required by law in all states and provides coverage for medical expenses and lost wages for employees who have sustained an employment-related injury or disease. Benefits vary by state. Employers Liability protects the employer against third-party suits arising out of the employment exposure that are not covered under statutory Workers Compensation.

- **Federal Nursery Crop Program** – A federally subsidized insurance program marketed by Independent Agents to wholesale growers that covers container and in-ground eligible crops against a wide variety of perils. This policy can be written to cover catastrophic losses only or on a percentage deductible basis. Business Package Policies generally exclude outside growing crops; so this coverage is essential for nursery owners.

Non-Standard and Special Policies and Coverages

The above listed basic policies can be amended or tailored to include exposures that are specific to the individual business risk. Also, stand-alone specialty policies are available to protect the nursery operation for limits, perils, and exposures not contemplated by the basic policies. These policies and coverages are no less important than the basic coverages, as a claim or incident excluded under the basic policies could result in significant financial impairment of the business.

- **Umbrella or Excess Policy** (stand-alone) – Provides additional limits of liability in

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excess of those provided by Commercial General Liability (Business Package Policy), Business Auto Liability, and Employers Liability. Generally, it is more economical to increase limits of liability over certain minimums by purchasing this type of policy in lieu of increasing the limits of the basic policies.

Environmental Impairment Liability (stand-alone or endorsed to Business Package Policy) – Commonly known as “pollution coverage,” this policy or coverage is non-standard, with terms of coverage varying by company. Endorsements to Business or Commercial Package Policies are usually limited in scope and cover a narrow range of exposures. Examples would include Pesticide/Herbicide Applicators coverage, which covers spraying of these materials off-site, and Chemical Drift Coverage, which protects the nursery owner for spraying on-site with the pollutant injuring a third party off-site. Stand-alone policies are much broader and cover a wide variety of pollution incidents. “Pollution coverage” is excluded under most Commercial Package Policies unless endorsed.

- **Employment Practices Liability** (stand-alone or endorsed) – Another non-standard coverage that protects the business from employment-related lawsuit expenses and actual damages. Policies vary in coverage but generally respond to suits for discrimination, harassment, wrongful discharge, retaliation, and employment-related libel, slander, humiliation, defamation or invasion of privacy. An important coverage in today’s litigious society.

- **Federal Flood Insurance Program** – This stand-alone policy provides insurance protection for the flood peril. Commercial Package Policies generally exclude the peril of flood with most insurance carriers unwilling to provide adequate limits for this peril, if endorsed. This coverage is relatively inexpensive when you consider the catastrophic nature of floods.

- **Mechanical Breakdown of Equipment** – (stand-alone or endorsed) – Provides coverage for the breakdown of mechanical equipment including boilers, refrigeration units, electrical panels, as well as resulting damage from the breakdown. Spoilage due to breakdown can also be covered and presents a severe exposure for many

nurseries with cold storage facilities. Breakdown of computer equipment can also be covered via endorsement.

- **Theft Coverages** (stand-alone or endorsed) – Coverage for theft of personal property, such as mobile equipment, finished products, and tools, as well as employee dishonesty type claims can be easily endorsed to the Business Package Policy. Stand-alone policies are usually employed when large limits of liability are sought.

- **Earthquake Coverage** (stand-alone or endorsed) – This peril is normally endorsed to the Business Package Policy and covers this normally excluded peril.

The above listing is not exhaustive; there are many more types of coverages available to protect additional exposures, such as Directors and Officers Liability, Seed Merchant’s Errors and Omissions Liability, and Off-Premise Power and Water Interruption. Participants in the risk management process should include not only people with nursery management expertise but also an insurance agent or broker with risk management training.

For more information, call Hortica at 800-851-7740 or log on to www.hortica-insurance.com.

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