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CASE STUDY

**Know the Laws
Governing
Your Area**

*Your Connection For
Insurance Protection*

KNOW THE LAWS GOVERNING YOUR AREA

With state and local governments constantly adding and amending environmental legislation throughout the country – it is difficult to stay abreast on all the laws that impact the green industry. To further complicate matters, many municipalities impose legislation that is specific to a given area or a certain species, and do not necessarily notify the affected parties.

An E & O enhancement to the standard General Liability coverage could shelter Landscapers and Arborists from the uncommon risks that can arise in the daily operation of their business.



Case in Point: **Cutting Down Oak Trees Outlawed**

When a West Coast municipality outlawed the cutting of Oak trees in the region, it was not widely publicized. A licensed arborist, learned about the new law the hard way when he cut down an old Oak tree at the homeowner's request. The homeowner, also unaware of the recent legislation and associated penalties, was ordered by the city to pay thousands of dollars in fines. The homeowner, in turn, blamed the arborist, stating that he should be aware of laws affecting his industry and should therefore be responsible for the fines.

The arborist was lucky that, on the advice of his broker, he purchased the Errors & Omissions (E & O) endorsement to his policy and was covered. Though it is critical to understand all of the laws governing the region you work in, sometimes it is just not possible to know everything affecting your profession. This client learned first hand how having the right insurance coverage can protect you from the unknown.

E & O coverage can safeguard your business against the risks that are not covered in a standard General Liability policy. So much can go wrong when servicing a client's property, therefore, it is critical that your insurance coverage is broad enough to shield you from the unpredictable. An E & O endorsement will protect you from mistakes such as cutting down the wrong tree.

