



AmTrust North America  
An AmTrust Financial Company

# Safety Zone

## You May Be Responsible When Your Contractor Is Negligent

Ms. Walker\* was walking along a public sidewalk to a restaurant where she often had lunch. She fell to the ground in front of ABC Agency's building. Looking out her office window, Ms. Smith, Executive Director of ABC Agency, saw a lawn mower operated by their landscaping service had thrown a rock that struck Ms. Walker in the face.

Ms. Smith rushed to Ms. Walker's side, called 911, and later visited her in the hospital. Ms. Smith, working in close cooperation with the claims adjuster for the agency's insurance carrier, arranged for Ms. Walker's medical bills to be paid. Ms. Walker never hired an attorney or pursued the matter. She still walks past ABC Agency on her way to lunch.

Why was ABC Agency responsible? The reason is that the landscaping service had no liability insurance. Ms. Smith told the loss control consultant who later visited ABC Agency, "Today, we have a new landscaping service that is a real business and supplies us with certificates of insurance. This will never happen again!"

Make sure your contractors have insurance. Consult your insurance agent or broker for guidance.

\*This article is based on a true story. Names of individuals and businesses have been changed.

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

<https://www.amtrustgroup.com/small-business-insurance/claims/prevention>

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