# **Risk Checklist for Garden stores & Nurseries**

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|  | **Guest Injuries** | **As a retail operation with frequent visitors such as shoppers and delivery personnel, you need to have sufficient coverage for serious slip and falls. In addition, you need procedures in place to ensure that slip and falls are actively prevented and or mitigated. We recommend 1 million/2 million occurrence/aggregate; requirement of rubber soled shoes; leave wet cleanups to night; use signs for slippery places indoors and out; and frequent walk thrus for perilous conditions (spill in aisles and parking lots)** |
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|  | **Deliveries** | **If your store delivers be sure autos are covered through separate auto policy or though non-owned liability coverage with a physical damage waiver from your employee or with physical damage coverage included. To prevent losses make sure used cars are in good working condition and only employees with good driving records do deliveries.** |
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|  | **Worker Back Injuries** | **Constant retraining and supervising regarding lifting safe practices will reduce likelihood of worker back injuries.**  |
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|  | **Pollutants** | **Many policies will exclude coverage for exposure due to pollutants. If you sell dangerous substances that would be considered a pollutant you will need to endorse or purchase a separate policy for this exposure. The insurance definition varies but pollutant is normally defined as any smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, or contaminants.** |
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|  | **Greenhouse** | **If your nursery grows crops in a greenhouse, this loss of crops may be excluded or not included under the definition of business personal property. In addition, the underwriting conditions may explicitly exclude “growing” or “manufacturing” of products. You will need to ensure that products liability coverage will cover claims of disease from products grown by you. You may also need to endorse your property to include crop insurance or a custom farming limit.** |

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