

Tree Safety

Tree hazards can be easily overlooked. Tree branches, for example, can weigh several hundred pounds and can cause extensive property damage and severe injury or even death if a branch falls and strikes someone. Leaves and nuts that fall from trees can create slip and fall hazards, and low-hanging branches can create climbing and falling hazards for young children.

An effective ground maintenance program can help control slip and fall hazards. The Agricultural Extension Service of the University of Tennessee provides the following recommendations for controlling tree hazards.

- Check your trees, especially the large ones. Complete one inspection during the summer while the leaves are on the tree and one in the winter.
- Look for cracks, seams, dead branch stubs and large, older wounds. These may be signs of tree decay, which increases the likelihood of tree or branch failure.
- Leaning or lopsided trees may represent a hazard if they are above property or playground areas. Remove trees that lean more than 15 degrees from vertical.
- Use binoculars to inspect higher parts of trees. Walk completely around the tree, and document what you see. This will help you track the tree's health and evaluate whether it should be removed.

To control climbing hazards, eliminate branches that a child can reach. The American Society of Testing and Materials suggests that you remove branches and tree limbs that are within 7 feet of playground equipment, play surfaces, and the pivot point of swings. It's good practice to apply these guidelines to all trees on your property.

Contact a tree removal specialist for assistance in removing any tree. Confirm they have proper insurance before hiring them.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.