



7<sup>th</sup> JMTC Claims Information

## **ROCKS THROWN BY LAWN-MOWERS**

*Please note that this Information Paper only provides basic information and is not intended to serve as a substitute for personal consultations with a Claims Attorney.*

The season for baseball, sun-bathing, and grilling outdoors brings along with it the perennial peril of automobile windshields shattered by rocks or other debris thrown by lawn-mowers and weed-eaters. Just as the PCS cycle is the best time for reviewing homeowner's and renter's policies that insure household goods, all service members should check their automobile coverage as the days grow warmer for adequate protection against a loss that the Army claims system often cannot pay.

The government is not automatically liable for damages caused by rocks thrown by lawn-mowers. Under the Army claims regulation, a claimant must be able to show that the person cutting the grass was negligent by failing to clear the area of obvious hazards, by failing to discharge cuttings away from roadways or parking lots, or by operating a mower known to be defective.

Service members should also be mindful that the government is never responsible for such losses when caused by a private person, such as a resident of military quarters mowing his own lawn. So examine your insurance policy now, and purchase additional coverage as needed or consider lowering your deductible to protect against having to replace a car windshield- would be a most unwelcome summer expense.

If you suffer loss or damage to property that may be compensable by the Army, contact your local claims office promptly. In Grafenwoehr, call Grafenwoehr Law Center, DSN 475-8428/civilian (09641) 83-8428; at Hohenfels, call Hohenfels Law Center, DSN 466-2471/civilian (09472) 83-2471; for Vilseck, call Vilseck Law Center, DSN 476-2240/civilian (09662) 83-2240.