Strategic Tips For Ensuring Year-Round Earth Day Benefits

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**Posted by Heidi Schwartz**

Earth Day was first introduced in 1970 as a global method for honoring the planet and protecting the environment. More than three decades later it is celebrated in nearly 200 countries worldwide and continues to grow with new initiatives. READ MORE…

Like Earth Days of the past, Earth Day 2014 will focus on the environmental challenges. As the world’s population migrates to cities, and as the reality of climate change becomes increasingly clear, the need to create sustainable communities is more important than ever. On April 22, Earth Day 2014 will seek to do just that through its global theme: Green Cities. With smart investments in sustainable technology, forward-thinking public policy, and an educated and active public, an informed and conscientious public can transform cities and forge a sustainable future.

“The green movement is no longer a trend that we observe as an occasional afterthought,” says Jeff Lejfer, President and CEO at [New Day Underwriting Managers](http://www.newdayunderwriting.com/). “It is a deeply embedded part of our professional and personal lives. Many of us are now not only focused on making wiser choices around the home or office, but also re-organizing our businesses to accommodate the environmentally conscious efforts of clients.

“This is especially true in the construction industry, where contractors, designers, and architects are all being increasingly pressured to complete projects with sustainable and eco-friendly products in addition to achieving certification under programs such as the Leadership in Energy and Environmental Design (LEED). Unfortunately, this new emphasis has opened the door for a whole new layer of risk that would not have been considered just a few years ago. “

According to Lejfer, numerous challenges exist in today’s marketplace for professionals who do not thoroughly investigate the possible negative side effects associated with contractually agreeing to meet green outcomes; using innovative, but yet relatively new or untested products; and/or even using existing materials in unproven ways that require green results.

As an expert in environmental risk management practices, Lejfer strongly believes that due diligence has never been more important for fulfilling construction demands within today’s “green movement.” This includes:

* Thoroughly understanding the continually evolving local, state, and federal guidelines for green building that can impact contractor risk exposures. Laws can vary greatly across state lines or even among adjacent municipalities. Make friends with local inspectors. They are potentially your most astute business partners.
* Validating the efficacy and environmental claims of products before their use in new projects. Do your research. Never accept “greenwashing” claims at face value.
* Carefully investigating the insurance marketplace for the appropriate risk management coverage. The marketplace has greatly expanded in recent years and now consists of numerous options for protecting professionals from the growing liability associated with the latest green building practices.
* Reaching out to certified and qualified professionals for the proper guidance. While the insurance landscape has expanded with new forms of environmental and construction liability coverage, so have the terms, conditions, language intent, risk appetites, and underwriting requirements, which can vary greatly among the different carriers. Don’t try to navigate this territory alone. The wrong choices could very well jeopardize bottom lines as well as long-term prospects.

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