

PREPARE, PREVENT AND PROTECT

Tips to Help Your Agritourism Farm with Insurance

It's not a matter of if but when. These tips will hopefully help guide you in preparing in the off season, remain safety focused during the season and protect yourself for when the unexpected happens. Although many tips are not directly insurance related they definitely represent the safety precautions that will improve your chances of getting the best insurance coverages and premiums as well as make filing a claim much simpler.

PREPARATION

1. Review the plans for entrance, exit, parking, restrooms, hand washing, food/beverage, signage, handicap accessibility, first aid, shelter from the sun, places to sit, etc. and decide if any adjustments should be made based on the prior years experience – OR if you are adding activities.
2. Create or revise your permission/liability waiver annually (consider offering a Spanish version) – consult with your attorney on wording.
3. Develop an Emergency Response Plan (even if it is just you and your family that operate your Agritourism activities) or update annually. Consider unforeseen events such as tornados, active shooters, forest fire.
4. Create or update farm safety rules that are posted and enforced.
5. Spend time training all staff and volunteers on the ERP, Safety Rules, and assign how first aid will be administered. Have everyone rehearse the procedures.
6. Review safety equipment condition prior to season (especially fire extinguishers and smoke detectors). Review equipment manuals for safety warnings and procedures. Keep readily accessible for all staff.
7. Create or update your Accident report. Provide ample spaces to capture name, address, phone number of person making the report and any witnesses.
8. Consider updating your filing system and stay organized.
9. Review your contracts annually with your attorney that you use for renting out any part of your farm (B&B guest, AirBnB renter, weddings, retreats, private parties, even birthdays). Check that the contract includes the NC Agritourism statute, your safety rules, and any insurance requirements of the renter (i.e. event or wedding liability, especially covering alcohol if that is allowed).
10. Invite your insurance agent to visit the farm prior to season to walk through and provide additional insight.
11. Review your insurance policies annually with your insurance agent and notify them of any changes or additions to your activities.

PREVENTION

12. Utilize safety checklists on a daily basis in season so that all equipment, fencing, signage, hygiene, are monitored prior to guests arrival
13. During season replace any signage or safety features as soon as they are damaged or go missing.
14. Make sure all the staff is well cared for so they can be at the top of their game for the visitors.
15. Consider having a “secret shopper” visit and report back if they observe trouble areas or staff.
16. Monitor the feedback from visitors, including mentions of your farm on social media. It’s important to make sure you address negative reviews ESPECIALLY if they are safety related, but also from a public relations aspect.
17. Recognize excellent safety compliance by staff or volunteers. Low cost ideas include a small gift card or traveling “trophy” for an outstanding job of finding or solving a safety issue.
18. Praise publicly, reprimand privately – especially on safety issues. Document if a paid employee or even a volunteer is “fired” for failure to follow safety guidelines. Also be sure to document all training activities with staff signing a log to confirm attendance.

PROTECT

19. When an accident or incident occurs review the incident report at the earliest opportunity.
20. If possible the farm owner/operator should come “on scene” to show concern and assess the severity.
21. Take photos of property damage if possible.
22. Determine if any photos or video was taken during an accident – you won’t be able to “confiscate” but these could be damaging possibly on the legal/insurance level if there is discrepancies in what happened versus what was reported. On a public relations level it is important to address if they get posted on social media. Be aware a photo or video could also serve as evidence of a visitor orchestrating the injury.
23. Having your own video equipment as part of your security system can be beneficial.
24. Most insurance carriers will want to be notified as soon as possible of the incident even if the injury seemed minor or even if the incident was not obviously “at fault” (i.e. a guest has a heart attack, a diabetic passes out, a child gets a nose bleed)
25. Discuss your coverage limits and any insurance considerations you need to be aware of as soon as you file any loss with your insurance agent. They may have to defer to the

claims adjuster since investigating the incident is often necessary to determine what coverages or exclusions are involved.

26. Keep all information pertinent to the incident together in a safe place.
27. Document all phone calls, voice mails, etc with caller information. There are often several insurance company reps that will be involved and referencing who you spoke with, when you spoke to them, what action was to be taken, etc could be crucial.
28. If you have filed the incident as a claim, courteously refer any interested parties (i.e. injured party, their family, any doctor/hospital) to speak directly to the company unless instructed otherwise by your attorney or insurance company. If you feel uncomfortable with giving out your claim number and phone number of adjuster to someone you don't know then offer to have the claims adjuster call them back and get in touch with your adjuster immediately.
29. Use the incident as a learning opportunity and revise rules or safeguards if necessary.
30. After the claim has been closed or at the end of season take time to discuss with your insurance agent if there are any anticipated repercussions with your policy. Filing a loss doesn't necessarily equate to a higher premium at renewal, but reviewing your loss history every year is the best way to understand what to expect.

This is not an all inclusive list since each farm has unique risks and activities to consider. There is no way to anticipate every possible scenario nor prevent the likelihood of incident. Your efforts to provide a safe farm for visitors however will repay you in positive guest experiences (and return or referred visitors) and more peace of mind.

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Tracy's favorite resources on Agritourism

General information:

www.nc-ana.org NC based organization that brings resources and advocacy for Agritourism farms. One of the many perks of membership is reduced pricing for Agritourism Liability statute signage in both English and Spanish.

<http://www.ncagr.gov/markets/agritourism/> The main information page from NC AG for Agritourism and links to other resources including marketing.

Farm Safety Information:

www.safeagritourism.org A great Agritourism resource for walkthroughs, checklists and more from the National Children's Center for Rural and Agricultural Health and Safety.

www.umash.umn.edu/ The Upper Midwest Agricultural Safety and Health Center has an indepth library of articles, presentations, checklists and more on Agritourism (plus almost any other farm topic you can imagine).

<https://www.osha.gov/dsg/topics/agriculturaloperations/> Not specifically on Agritourism but chock full of articles, fact sheets, and publications on agricultural operations. The statistics are scary but informative.