

Assessing the Liability on Your Farm



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What we will cover...

- Review the lessons learned today...
 - *Why is liability important to you?*
 - *Why do we need to be proactive?*
- What tools are available to help?
- Where to go for more information?

Why Take the Proactive Approach?

- Safety
-
- Support
- Sustainability
- Success



Food Safety Concerns



- Health and well being of your customers
- Customers are everything

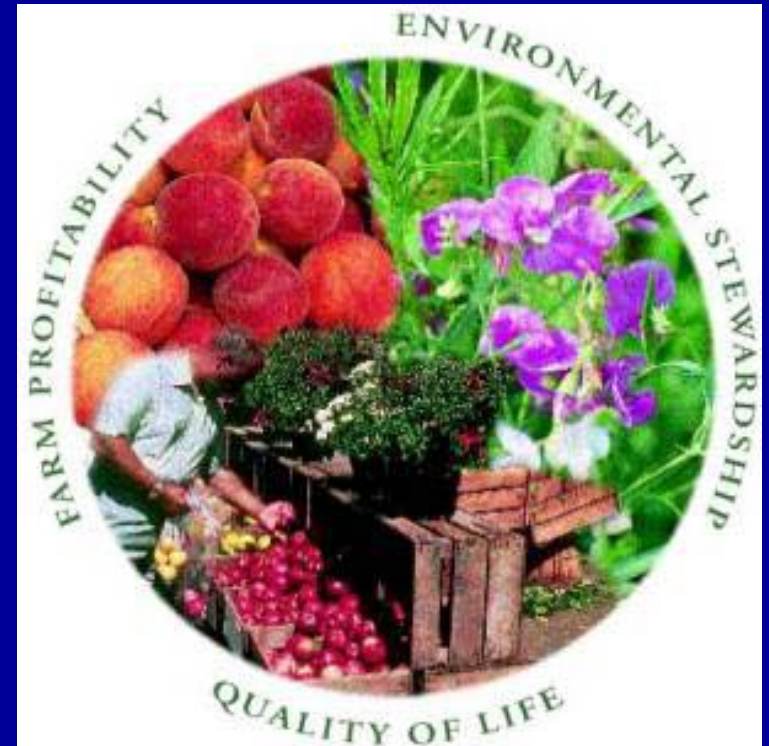
The Local Food System

- Protecting the local food system
- Integrity of producing food for others



Sustainability

- Taking care of our natural resources, our communities and our families is critical to our commitment to agricultural sustainability!



Success

Successful businesses are proactive



- Address issues BEFORE they become a problem
- Safety and risk reduction are part of THE PLAN...

You've got to have a Plan, Man!

Address issues prior to a problem:

- Know and assess the possible risks
- Implement practices that insure problems do NOT occur



Looking at areas of Risk & Liability

- On premise liability
- Product liability
- Employment and labor



Where to begin?

- Risk assessment tools and surveys
- Develop plans based on high risk areas
- Each farm or ranch has their own specific risks

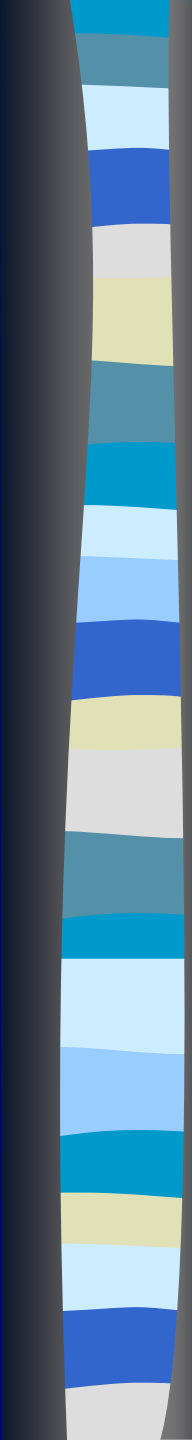


Status of property visitor

- Are you concerned with employees, volunteers or invited public?
- What are the liabilities of each?



See pages 8-10 in
*Protecting Your
Farm or Ranch Assets*



Condition of the Property

- Think safety first - look for things that need fixed, picked up or signage posted
- Use 'Murphy's Law' approach -
What could possibly go wrong here?

Animals on farm

- Proper supervision
- Proper fencing
- Warnings that they may bite
- Hand washing



Other On - Farm Concerns

- Activities (wagon rides, pony rides, etc.)
- Equipment, tools, ladders
- Farm storage of chemicals, gasoline
- Parking
- Bathrooms



Limiting On-Farm Risks



- Inspect property and document
- Eliminate dangerous conditions, when possible
- Provide written or visual warnings for unsafe areas



Limiting On-Farm Risks

- Educate and train employees
- Educate visitors
- Document injuries if they occur



Product liability

Food Safety Begins on the Farm



Food Safety Issues

- Reducing the risks of foodborne illnesses
 - Clean soil
 - Clean water
 - Clean hands
 - Clean surfaces



GAPsNET



Good Agricultural Practices
Network for Education and Training

Food Safety Begins on the Farm
A Grower Self Assessment of Food Safety
Risks

<http://www.gaps.cornell.edu>



Assessing your risk level using GAPS information

- Grower Self Assessment worksheets
 - 'How to Use' worksheet
 - Series includes: Water Use, Manure use, Herd health, Post-Harvest Handling, Direct Marketing, U-pick operations, etc.



Action plan sheets

- Rate your current practices as:
 - Best practices
 - Minor adjustment needed
 - Concerns exist
 - Prioritize changes here
- Plans to reduce risk
 - Action, person responsible and date



What are the GAPs?

- Quick Check Sheet for Production and Harvest of Fresh Produce

See pages 30-31 in [Protecting Your Farm or Ranch Assets](#)

- *Food Safety Begins on the Farm: A Grower's Guide*

Implementing the Plans

- Carry out necessary adjustments
 - Set priorities based on risk level
- Pick the low hanging fruit

Information from:

Small Farms Quarterly

October 10, 2005

www.smallfarms.cornell.edu



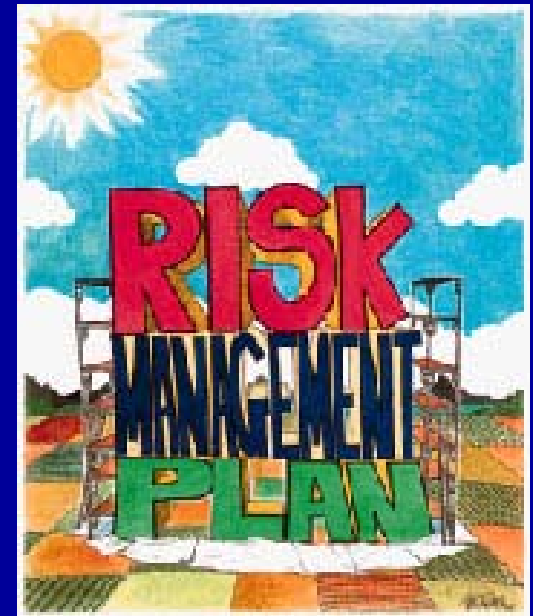


Consult Others

- Go over your plans with a trusted resource person
 - Fellow farmer, extension educator, lawyer, insurance agent
- Work with neighbors or friends for a safety net

Summary points

- Know the rules, regulations and/or the best management practices
- Identify and document
 "Create your plan"
- Insurance coverage



Additional Resources:

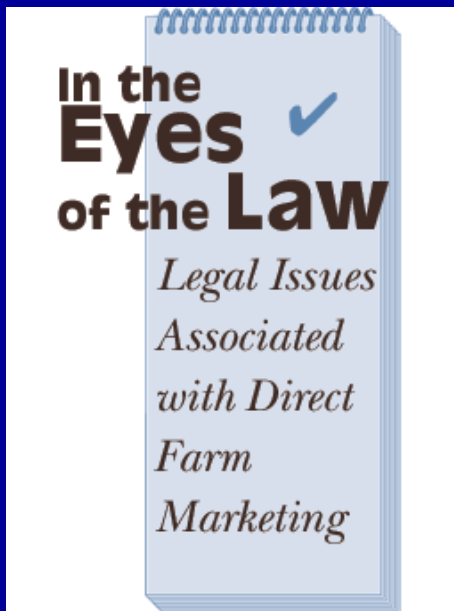
- USDA Risk Management Agency



- University of Wyoming, Agricultural Economics - *Risk And Resilience in Ag*



Additional Resources:



- University of Minnesota - *In the Eyes of the Law: Legal Issues Associated with Direct Farm Marketing*

Rutgers Cooperative Extension:
*Risk Management for
Greenhouse/Nursery Growers, Fact
Sheet FS 1001*



Thank you!

