

**Protection.**  
It's in our nature.

# Farm Safety Advice.

Always think safety first.



[fbd.ie](http://fbd.ie)

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# Introduction



The high number of fatal and serious accidents on farms is a significant concern and it is an issue that we need to address now. The pain, human suffering and economic loss that accompanies these accidents is immense and I would like to extend my sympathy to all farm families and communities that have been affected in this way. The sad thing is that almost all accidents can be prevented by managing health and safety on the farm. Therefore it is essential that farmers take a more proactive role in promoting farm safety and by putting health and safety issues at the top of their agenda .

While farmer's attitudes to health and safety are generally very positive a change in safety culture and behaviour is critical if we are to achieve a reduction in farm accidents. Most farmers understand the hazards on their farms and their associated risks, but they often take chances when they are in a hurry, under stress or when there is a financial cost. Recent research has identified that farmers are more likely to take chances if it is seen as a perceived norm within the industry. For example some farmers may operate a tractor with brakes in poor condition as long as the tractor is not used on a public road. Many farmers also allow children under the age of 14 to operate tractors and other hazardous machinery.

The acceptability of these unsafe working behaviours is a culture that we must change. "Unsafe working practices are never acceptable"; this is the perceived norm that we need to see in the farming sector. If we can create a positive safety culture on farms, behavioural change and safer farming practices will follow .

Anyone who has ever made and broken a New Year Resolution can appreciate the difficulty of behaviour change. Making a lasting change in behaviour is rarely a simple process, and usually involves a substantial commitment of time, effort and emotion. Many unsafe practices on Irish farms are learned behaviours which have been passed down for generations, but is it fair to pass these on to the next generation? With this in mind it is imperative that we target the farmers of the future as well as the farmers of today. Behavioural change is rarely easy and often requires a gradual progression of small steps toward a larger goal. Changing behaviour is a slow process but it is imperative if progress is to be made .

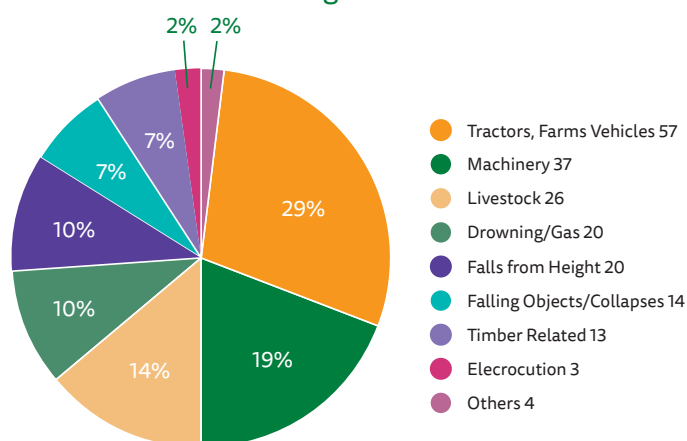
A combination of cultural based and behaviour based safety approaches works best. Cultural based serve to shape the perceptions held by individuals regarding the importance of safety. It puts a high value on safety.

The behaviour based safety approach focuses on the identification and modification of critical safety behaviours. E.g. ensuring the PTO is only operated when it is guarded, ensuring that only safe means of access to areas at heights are used, ensuring tractors are driven in a safe manner, etc .

Farmers also need to look at issues that negatively affect their safety behaviour when working such as distractions, stress and time constraints. Safety must not be left to chance, farmers need to manage health and safety on their farm and effectively plan work activities. This planning must include planned safety maintenance on farm machinery, equipment and facilities .

The main causes of serious accidents and fatalities on farms are tractors and machinery, livestock, falls from heights and slurry hazards. In this booklet we will look at how to make your farm a safer place for all. I urge all farmers to be "Champions for Safety" and to make a promise to farm safely and to come home safe to your loved ones every day .

## Main Causes of Death in Agriculture 2006-2015



## Code of Practice for preventing injury and Occupational Ill Health in Agriculture

There are 3 key steps involved in farming safely .

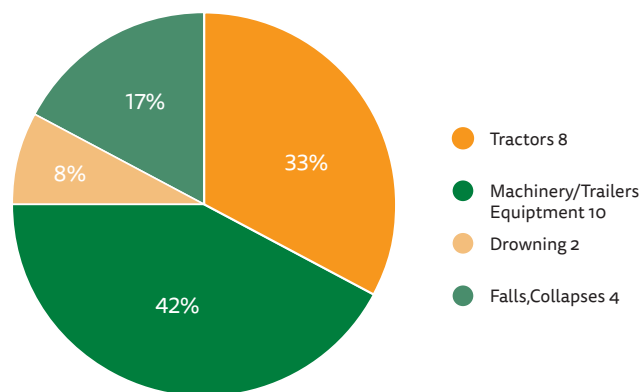
- 1 The first step is realizing that an accident can happen on your farm and having a positive attitude towards health and safety.
- 2 The second step is to carry out a risk assessment. A risk assessment involves identifying every hazard on your farm, the associated risks and appropriate safety control measures.
- 3 The third and most important step is implementing the safety control measures and ensuring that safe behavioural work practices are carried out at all times .

Every farmer in the country has received

- The Code of Practice (COP),
- The supporting Risk Assessment Document and Safe System of Work Plan (SSWP) and
- The acclaimed Farm Safe DVD

The COP and DVD provide practical farm safety guidance and the Risk Assessment Document is an easy to use risk assessment tool that should be used when carrying out a risk assessment on your farm. The Risk Assessment Document has been developed to help farmers identify hazards on their farm and in doing so to help prevent and reduce the number of accidents and incidences of ill health on the farm. This document can be completed either in hard copy or on-line. Training on how to complete the Risk Assessment Document is available from Teagasc and trained Agricultural Consultants Association Members .

## Deaths of Children on Farms 2006-2015

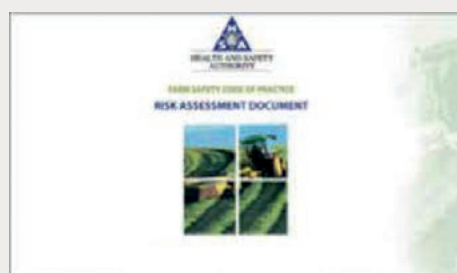


## On-line Farm Safety Risk Assessment Document. [www.farmsafely.com](http://www.farmsafely.com)

FBD and the HSA have developed an on-line version of the Farm Safety Risk Assessment Document. The on-line version is user friendly, easy to complete and update, and has many additional valuable features. Including: The automatic completion of the missing control measures on your action list, further information, updated statistics and progress reports. You can also opt for quarterly email reminders that will tell you what actions you have left to complete, give you an annual reminder advising that your Risk Assessment Document needs to be updated and send you Safety Alerts.

## How to complete your On-Line Risk Assessment Document

Go to [www.farmsafely.com](http://www.farmsafely.com) and register on-line, read the information about each hazard and then complete the risk assessment.



## How to complete the risk assessment document



Step 1. Read the information about the hazard

Step 2. Complete the list on the top right hand side if applicable, e.g. list the tractors on the farm .

Step 3. Read the Safety Control Measures

Step 4. Check if the Safety Control Measures are in place for each item listed and click the appropriate box to indicate the correct answer



Click once for YES

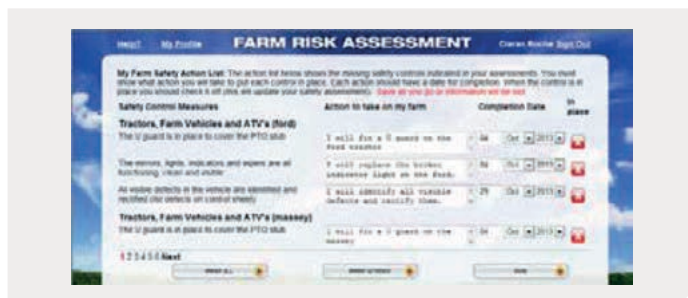


Click twice for NO



Click 3 times if NOT APPLICABLE

By completing the Risk Assessment Sheets a Safety Action List will automatically be created .

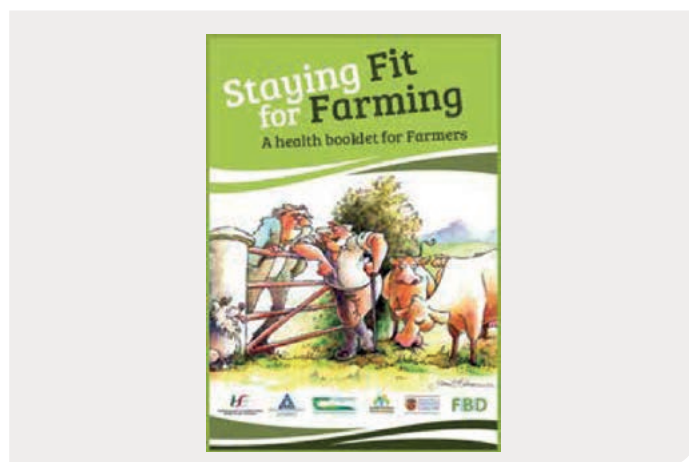


On the Safety Action List page list the safety action controls that you are missing and state a completing date for the implementation of each action .

Review the risk assessment regularly and at least once annually

**Make your farm a safer place today by going to [www.farmsafely.com](http://www.farmsafely.com), completing the Risk Assessment Document and implementing all the safety controls identified .**

## Stay Fit for Farming



Farming is different to most other occupations, not least because, as most farmers will tell you, a farmer's work is never done! There have been significant changes to farm work practices in recent years adding further to the challenges faced by farmers. Keeping up with the pace of change can feel like 'you're running faster to stand still'. Many farmers push themselves too hard when carrying out their day-to-day work activities – in the belief that 'if you're not working, you're not earning'. The difficulty is however, if you push yourself too hard, you can end up running yourself into the ground and putting not just your health, but your livelihood at risk. So it can be helpful to remember the 3 P's – Prioritising, Planning and Pacing when it comes to getting the balance right. If you prioritise the things that really matter to you, plan your time effectively and pace yourself, then you are making the most of your time and you are more efficient and productive on the farm. Good use of the 3 P's can help you maintain the right balance, stay in good health, and ultimately get the most out of your enterprise .

The "Staying Fit for Farming" booklet outlines the key issues that farmers need to address in order to help ensure that their health is maintained in the best possible condition. This booklet is a must read for all farmers and it will be available on the FBD, HSA & Teagasc websites .

## Topics Covered by the Booklet

- Prioritising your work, planning work and pacing yourself (3Ps)
- Coping with stress Healthy eating
- Getting active and getting your weight down Alcohol and smoking
- Back care Heart health
- Cancer prevention and early detection Breaking isolation
- The importance of attending your doctor for regular checkups and / or if you notice unusual health symptoms .



## Commandments to Health

- 1 Prioritise, plan and pace yourself.
- 2 Take control of stress – don't let stress take control of you.
- 3 Eat wisely and drink water plentifully.
- 4 Do your best to find time for physical activity daily- build it into your day.
- 5 If you smoke, quit, and if you drink, try to cut down.
- 6 Take good care of your back when lifting things - one bad lift can cause a life of misery.
- 7 Keep close tabs on your blood pressure and cholesterol levels.
- 8 Reduce your cancer risk by eating healthily, being physically active and maintaining a healthy weight.
- 9 Beat isolation by joining a group or talking things through with your partner, a friend or neighbor .
- 10 Visit your doctor regularly and never delay getting help if you are concerned about any change to your health .

## Tractor Safety



Most serious accidents are caused because of inexperienced operators, speed, lack of concentration, gradient, unguarded parts and the poor mechanical condition of the tractor. The first step in trying to prevent accidents is to make sure that the machine is in a sound condition and that the operator has adequate experience to do the job .

- It is important that the tractor has a safety cab or safety frame in case it turns over.
- Make sure that the cab is tidy so that nothing can get caught under the pedals or in any of the levers.
- The brakes should be in good condition and a good handbrake is essential.
- Removed guards should be put back in place. It is essential that the PTO has a U-guard and that the PTO shaft is covered.
- It is essential that all tractors on the road have a good braking system, good tyres and adequate mirrors, lights, wipers and indicating system .

- When using a trailer, it is important that you use an appropriate service braking system which is activated on the wheels of both vehicles by a single control lever .

## Teagasc Survey - Causes of Tractor and Trailer Accidents:

Driving errors 29%; Slips, trips from tractor 29%; Hitching trailers 15%; Falling loads, collapse of trailer parts 15%; Jumping down from tractors 4%; Overturning 3%; Others 5%.



## ATV's

In recent years the number of serious accidents involving ATVs has given rise to great concern. The main underlying causes of accidents is usually one or more of the following :

- Lack of structured training and/or experience
- Excessive speed
- Tipping on a bank, ditch, rut or bump
- A steep slope combined with other factors,
- e.g. ground or load conditions
- Carrying a passenger or an unbalanced load
- Towing excessive loads with unbraked equipment.
- The most important safety issues with sit-astride ATVs are training, wearing personal protective equipment, maintenance and a good knowledge of the terrain.
- FBD, the HSA and Teagasc have produced a "Safe Quad Skills and Operation" DVD which can be view on-line at [www.fbd.ie/farm/farm-safety/](http://www.fbd.ie/farm/farm-safety/)



# Machinery

Farm machinery is hazardous for both operators and bystanders. Even though manufacturers take many steps to make machinery safe, all hazards cannot be removed. For instance, a cutting blade cannot be totally enclosed, or it could not cut. In addition, up to 60% of farmers do not put guards back in place after taking them off to carry out maintenance work. The majority of machinery accidents are the result of human error - the operator forgot something, took a shortcut or a risk, ignored a warning, was not paying close attention, failed to follow safety rules or did not maintain the machine in a safe condition. There are many different kinds of farm machinery — mowers, tractors, harvesters, augers, slurry spreaders balers, etc.— but they all have similar characteristics and similar hazards.

## The Main Machinery Related Hazard Areas Are:



Pinch Points  
(Cog and Chain)



Wrap  
(Entanglement Point PTO)



Crush Points  
(Collapse of Trailer)



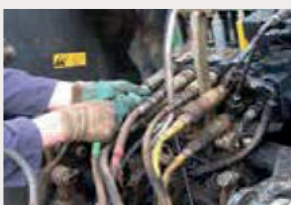
Crush Points  
(Crush by Tractor)



Pull in Points  
(Harvester or Baler)



Shear and Cutting Points  
(Mower)



High Pressure Leak  
(Hydraulic Pipes)



Thrown Objects  
(Hedge Cutters)

## Burn Points

Hot mufflers, engine blocks, pipes and hot fluids are examples of Burn points .

## Power Take Off (PTO) Driveline



PTO shafts are among the oldest and most common machinery hazard. Exposed bolts, universal joints or other projections on rotating components can grab clothing, resulting in instant entanglement. Fatal and serious PTO injuries can be easily prevented by ensuring the following safety measures are always followed :

- Ensure the PTO and PTO shaft are fully shielded.
- Never attempt to operate the controls in the tractor cabin from the rear of the tractor.
- Never wear loose, baggy clothing around PTO drivelines.
- Stay well clear of rotating PTO drivelines .

## Pull-in Points

Pull-in points usually occur when someone tries to remove or force in plant material or other objects that have become stuck in feed rolls or other machinery parts. Many pull-in injuries and fatalities involve round balers, combine harvesters and rotavators. For example; the feed rollers on round balers occasionally clog when the hay is too wet, when the baler is pulled too fast or when too much hay is being fed into the baler Unfortunately, when jammed hay becomes dislodged, hands and feet are pulled in so fast that the operator cannot let go in time and subsequently is pulled into the rollers .

**“Make it your rule to turn off the machine and its power source before attempting to clear clog ups”**



## Become a Safe Machinery Operator



Safe machinery operators respect machines for the work they perform and the dangers they present. In order to become a safe machinery operator you must :

- Learn to operate your machinery properly. Use the operator 's manual as a guide.
- Learn the hazards involved with machinery operation; be proactive and anticipate dangerous situations.
- Be alert at all times when operating machinery. Take breaks and get sufficient food and rest to stay alert.
- Ensure that the machine is maintained in good condition and all warning signs are kept in place
- Never operate a machine that is missing a guard or has damaged guards.
- Ensure bystanders are a safe distance away from machinery .

## Safety When Handling Livestock



Most farm accidents (fatal and non-fatal) involve livestock. While many of these accidents are associated with handling of bulls, countless other accidents involving other livestock occur during routine tasks such as herding, handling, loading, vaccinating and testing of livestock. Livestock that are not handled regularly such as suckler herds and cows with calf and at calving time are particularly dangerous as they are often flighty, easily agitated and protective of their young. A well designed cattle crush and livestock handling facilities (e.g. calving pen, bull pen, etc.) is essential to ensure safe and easy handling of livestock .

## All Bulls are Potential Killers

The bull by nature is a powerful animal with a high testosterone level and this makes him extremely dangerous. If he gets excited or upset in any manner, he is likely to turn from your quiet bull into a beast .

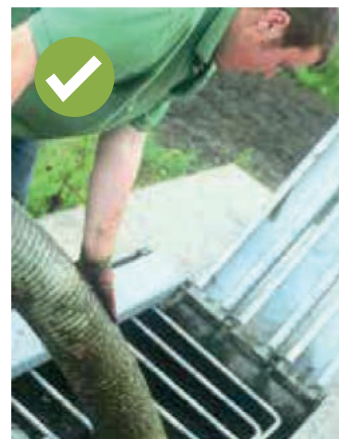


- Never turn your back on a bull.
- Only let experienced people handle a bull. Never go into an enclosed area with a bull. Make sure that the bull is dehorned.
- Always put a nose ring and chain on a bull.
- Make sure that you have proper housing and handling facilities for the bull. When inspecting or moving the herd, handlers should be prepared to counter the bull 's natural tendency to protect the herd; a tractor or suitable farm vehicle should always be provided as a mobile sanctuary.
- Dispose of an aggressive bull for slaughter.
- Put up warning signs on the entrance to the bulls enclosure. (BEWARE OF BULL).
- Avoid having a bull in a field near a roadway or in a field where people have a right of way if possible .

## Safety When Handling Slurry

Handling slurry is a potentially very dangerous activity. The 3 main hazards associated with handling slurry are

- 1 Toxic slurry gas.
- 2 Slurry tank and lagoon openings.
- 3 The PTO shaft





The following precautions must be taken when agitating

- Only agitate on windy days.
- 2 people should be present if possible.
- Empty all stock out of shed and ventilate shed. Agitate from outside the shed if at all possible.
- Do not attempt to enter the shed until at least 30 minutes after agitation has finished; remember toxic gases are being released even if you cannot smell them



All slurry tanks and lagoons must be adequately guarded. Access to lagoons must be protected by a 1.8m unclimbable fence .

## SAFE MANUAL HANDLING

Prevent back injury by using mechanical aids where possible and by learning how to lift loads in a safe manner .

### Safe Lifting Technique

- Assess the task-area / load. Bend your knees.
- Put your feet in a position that gives you a broad stable base.
- Keep your back straight. Get a firm grip of the load.
- Then lift the load using the power in your legs, keeping the weight close to your centre of gravity



## Child Safety

The farm is not a playground and it is potentially very dangerous for children who do not understand the dangers. Every farmer should have a safe and secure play area for his or her children and children should not be allowed unaccompanied on the farm .

### A Breakdown of Child Fatalities

- 63% of fatalities were as a result of a child falling from or being crushed by tractors, trailers or machines. Drowning in slurry accounted for 21% of fatal injuries. Collapse of objects such as bales,
- walls or machines accounted for 16% of deaths. The remaining fatalities were livestock related.
- Most child fatalities can be prevented by having good childcare facilities, good safety management and by ensuring that all physical safety guards are in place.
- A Code of Practice on Preventing Accidents to Children and Young Persons in Agriculture has been issued by the Health and Safety Authority. This code of practice gives guidance on securing safety of children and young persons on farms. All parents should read the Code of Practice and comply with the guidance .

### The Golden Rules of Child Safety on Farms

- Never allow young children into a farmyard unless they are accompanied and supervised by an adult.
- Make children aware of the dangers on the farm.
- Ensure that there is a safe play area available for young children.
- Never allow a child under 14 to operate tractors or self propelled equipment. Children must be at least 14 years old, have received adequate training and be under the supervision of a responsible adult before they are allowed drive a tractor. (They must be at least 16 years of age and hold a driving licence before they can drive in a public place).
- Children under the age of 14 should be prohibited from riding on tractors, agricultural machines or trailers. As an exception, children over the ages of 7 may ride on a tractor provided that the tractor is fitted with a properly designed and fitted passenger seat, with seat belt, inside a safety cab or frame.
- Ensure that all moving parts of machinery are adequately guarded.
- Prevent access to all areas where there is a risk of drowning or suffocation by ensuring that all slurry facilities etc. are securely covered or fenced.
- Prevent access to danger areas at heights and access to enclosed animal pens.
- Never leave sharp or dangerous objects lying around .

## Safety of Elderly

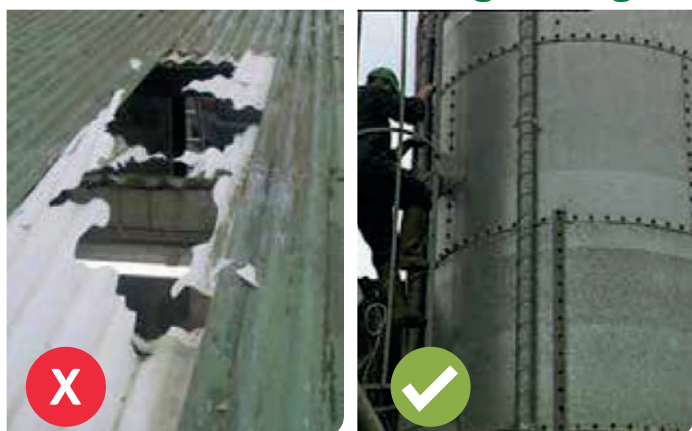
The physical capabilities of older farmers vary by individual. While some people maintain good strength, mobility, flexibility, eyesight, and hearing well beyond age 65, others do not. Factors which reduce physical capabilities can individually or collectively contribute to the likelihood of somebody not being able to react quick enough to avoid an accident.



It is important to note that most fatalities involving elderly farmers have been caused by reversing machinery and attacks by animals and this would suggest that lack of mobility and flexibility plays a major part in elderly farmers being unable to avoid these accidents. Because of this, machine operators must always be aware of where elderly farmers are standing and extra precautions must also be taken to ensure the safety of elderly farmers when handling livestock.

Getting older does not mean you have to retire from farming altogether, and indeed, elderly people have much to contribute to the family farm. The key to ensuring the safety of elderly persons on farms is based on their ability and their family's ability to recognise age and health related risk factors, as well as the willingness to modify expectations, working procedures and physical activity accordingly.

## Safe Buildind and Working at Heights



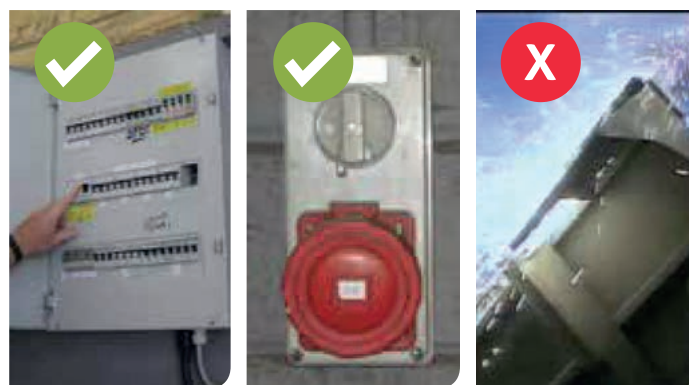
Construction work is very dangerous, therefore it is essential that buildings are constructed in a safe manner. With this in mind FBD, Teagasc and the Health and Safety Authority have produced a practical guidance booklet on safe farm building practices.

The guidelines highlight the major construction hazards and the practical preventative measures that need to

be taken to prevent serious accidents and fatalities. The guidelines also outline the safe methods of work for excavations, steel erection, roof cladding and demolition and summarise the main health and safety legal requirements of clients, designers, project supervisors and contractors. In the interest of safety it is hoped

all farmers and contractors will refer to the guidelines before they carry out any farm building work. Most serious accidents are caused by falls from heights. Hard to see skylights, asbestos roofs, poor safety measures for roof work and use of ladders are the main causes of falls from heights.

## Electrical Safety



The old saying "A little learning is a dangerous thing" is very relevant when it comes to an electrical installation. Handyman-type installations and temporary repairs consistently feature in the records of fatal and other serious electrical accidents on farms. Engaging an Electrical Contractor to carry out work in accordance with ETCI Wiring Regulations is always the correct action. Then, having your installation checked regularly and kept in good order, will help to make sure that you, your family, your employees and visitors will be protected from unnecessary danger. Read the ESB leaflet "Farm Well, Farm Safely". Ensure that all plugs are correctly wired and that all cables are sound. Only use waterproof fittings in damp locations. All sockets should be protected by a 30milliAmp Residual Current Device (R.D.C.). This was previously known as an Earth Leakage Circuit Breaker (E.L.C.B.). Look out for overhead and underground cables and observe safe clearance distances. For further information please contact the ESB



## Chemical Safety



Always read the label on the container and the safety data sheet that is available with the chemical. This will give you vital information about the safe usage, handling and storage of the chemical as well as information about the hazards associated with the chemical. Always handle, use and store chemicals in a safe manner and ensure that they are kept out of the reach of young children. Always wear the appropriate Protective Equipment – wellingtons, coveralls, safety gloves, a faceshield and, where necessary, a respirator. Ensure that all equipment is in safe working order and that operators are given adequate training.

## Farm Safety Sign



Use safety signs as a tool to help manage safety on the farm. Where hazards cannot be eliminated use warning signs to warn people of the hazards. Use prohibition signs to identify areas where access is restricted and place PPE signs in workshops etc.

## Road Safety

Every year we hear of horrific road accidents caused by people running into the back of poorly lit trailers, so make sure the indicators and lights are working properly before you attempt to drive on the road. Farmers and contractors must ensure that vehicles, machinery and trailers are adequately insured and maintained in a roadworthy condition, in particular that lights, indicators, mirrors and braking systems are maintained in safe working condition. Safe access and egress from all farmyards and fields must be ensured to avoid road traffic accidents. In addition, operators must be careful not to drag muck onto the public road as this may cause vehicles to skid, lose control and/or overturn. All agricultural vehicle operators should be competent, and must be 16 years of age and hold at least a provisional driving licence before they can drive on the road or in a public place, and passengers should only be carried where a passenger seat is provided.

The Revised Standards for Agricultural Vehicles come into effect from the 1st of January 2016 and all farmers and contractors should make themselves familiar with the new standards.

The revised standards apply to four particular areas, namely:

- 1 (1) Braking,
- 2 (2) Lighting and visibility
- 3 (3)Weights, dimensions and coupling, and
- 4 (4) Plating and speed rating. Addition information and guidance is available from [www.rsa.ie](http://www.rsa.ie)





## Safe Chainsaw Operation

Chainsaw operation is hazardous by its nature and most accidents are caused either by the saw or by a falling tree or branch. There are many associated risks such as cuts, amputations, injury caused by thrown objects, crushing injuries, white vibration, hearing damage and eye damage etc. All chainsaw operators must be medically fit (both physically and mentally), competent and trained to use a chainsaw.

The chainsaw must be maintained in good condition and all safety devices must be maintained in working order. When operating a chainsaw appropriate PPE must always be worn: Safety helmet and face protection, hearing protection, eye protection, upper body protection, gloves, leg protection and chainsaw boots.

The job at hand must always be assessed before any work is carried out and the following must be taken into consideration :

- PPE.
- The environment (terrain, underfoot conditions, overhead power lines).
- The weather (never fell trees in windy conditions).
- Members of the public and co-workers (are they a safe distance away from you).
- A safe system of work must be put in place and a suitable chainsaw must be chosen.



## The Safety, Health and Welfare at Work Act, 2005



### The Role of the Health and Safety Authority is to

- Enforce health and safety laws.
- Review and propose new laws governing health and safety at work.
- Provide information and advise on health and safety.
- Promote accident prevention in the workplace.

### Duties of Employers and Self-Employed include providing

- A safe place to work which includes the farmyard and sheds.
- Safe working procedures.
- Safe plant, equipment and machinery for use in the business. For example: forklifts, tractors, balers and other machinery and tools.
- A safe way in and out of the business premises and other places of work, including other buildings.
- Personal protective equipment where necessary. Plans to deal with emergencies.
- A safe system for the storage, handling and use of articles (e.g. angle grinders) and substances (e.g. chemicals and pesticides).
- Adequate toilet and washing facilities.

**By law every farmer with under 3 employees must complete a risk assessment document and comply with the farm safety Code of Practice. Farmers with more than 3 employees must complete a Safety Statement.**

### Duties of Employees

- Take care of themselves and others working with them.
- Co-operate with their employers to enable them to comply with the law.
- Use any personal protective equipment provided by their employers.
- Report to their supervisors any hazard of which they become aware.

## Safety, Health and Welfare at Work (General Applications) Regulations, 2007; Manual Handling of Loads

These Regulations require the employer to provide employees with information and training in manual handling and to avoid all manual handling if possible and, where this is impossible, it should be minimised

## Safety, Health and Welfare at Work (Constructions) Regulations, 2013

These Regulations outline the safety precautions that must be taken to ensure the safety of all persons working on construction sites, such as, management of safety on site, machinery safety, working at heights, safety training etc. All construction workers on new projects must have a safe pass

Additional information is available in the Build in Safety Advisory Booklet for Farmers



## Other Laws and Regulations that are Relevant to Farmer

### ROAD TRAFFIC ACTS

Persons must be at least 16 years old with a provisional driver's licence before they can drive a tractor in a public place. Agricultural vehicles must comply with the Road Traffic Regulations and it must be ensured that vehicles used on the road are insured and maintained in a roadworthy condition.

### Road Act, 1993

This implies that you are liable if you are responsible for muck left on the road which leads to an accident. Because of this, it is essential that all reasonable precautions are taken to prevent road surfaces from becoming dirty and in the event that a road does get dirty that measures are taken to clean up any dirt that you are responsible for.

### Animals Act, 1985

This implies that you are responsible for accidents or damage your animals may cause. Because of this it is essential that all boundary fences are stock proof, that gates are closed properly and safe driving procedures are used when driving livestock on the road.

### Control of Dogs Act, 1986

Section 21 of the act says that the owner of a dog is liable for injury or damage caused by his/her dog to persons or livestock.

### Legislation on Tractor Safety Cabs, 1971 & 1977

This says that by law all working tractors must have a roll bar or safety cab.

### Occupiers Liability Act, 1995

Classes of Entrants and Duties of the Occupier

#### Visitor

- A person present on premises at the invitation of the occupier.
- A person present by virtue of an express or implied term in a contract.

#### Duties of the Occupier to Visitor

- To take such reasonable care as is reasonable in all circumstances to ensure that a visitor to the premises does not suffer injury or damage by reason of any danger existing on the premises.

#### Recreational Use

- A person present on premises without charge (other than a reasonable charge for parking facilities), for the purpose of engaging in recreational activity.

#### Trespasser

- All entrants other than "visitors" or "recreational users".

#### Duty of the Occupier to Recreational Users and Trespassers

Not to intentionally injure the person or damage the property of the person, nor act with "reckless disregard" for the person or the property of the person.

## Important Notice

The information given above is not a legal interpretation of the Acts mentioned. Anyone seeking a legal interpretation of the Acts, should obtain legal advice. FBD Insurance plc cannot accept any responsibility for loss or damage occasioned by any person acting or refraining from acting as a result of the information contained in this document.

# The Importance of Insurance

Serious accidents always lead to heartache and pain, but they can also cause financial ruin. This is why it is imperative that you not only farm safely, but that you

also ensure that you have adequate insurance in place to protect yourself from financial hardship and give yourself peace of mind.

**FBD strongly recommend that all farmers ensure that they have adequate Personal Accident, Employers Liability and Public Liability cover in place.**

Employers Liability Insurance will provide you with cover for any legal liability you may have in relation to a claim arising from an accidental bodily injury or disease to an employee which can be attributed to negligence in connection with the farm business.

Public Liability Insurance will provide you with cover for any legal liability you may have in relation to a claim arising from an accidental bodily injury or disease to a third party and third party property damage which can be attributed to negligence in connection with the farm business.

Subject to full terms and condition as outlined in FBD's Farm Multiperil Policy.

Due to the fact that farmers are self-employed it is vital they acquire Personal Accident cover, as this cover will provide an income in the event of them not being able to work on their farm as a result of an accident. Personal Accident insurance covers you for bodily injury caused

directly by accidental violent means, e.g. crash, machinery accident, falls, etc. This cover operates 24 hours per day and is not restricted to accidents occurring on the farm. The policy can be extended to cover injury sustained during sporting activities such as hurling and football.

For more information visit the FBD website at [www.fbd.ie/farm](http://www.fbd.ie/farm) or visit your local FBD office .



## Top Tips for Farm Safety

- Carry out a risk assessment of your farm and complete the Agricultural Code of Practice Risk Assessment Document or a Safety Statement and ensure everybody who works on your farm reads and understands it.
- Only competent persons should be allowed to operate tractors and all tractors must be maintained in a safe working condition. Children must be at least 14 years old, have received adequate training and be under the supervision of a responsible adult before they are allowed to drive a tractor. (They must be 16 years of age and hold at least a provisional driving licence before they can drive in a public place).
- Check that all machine guards (especially the PTO shaft) are maintained in good condition and replaced if damaged or missing.
- Ensure that all livestock are handled in a safe manner and that safe handling facilities are used.
- Check that all slurry tanks and lagoons are covered or fenced off safely as this will prevent death by drowning or asphyxiation. Only agitate on windy days and wait at least 30 minutes after agitating before entering the shed.
- Ensure that safe building practices are implemented for any building work being carried out. (An advisory booklet on safe farm building practices is available from your local FBD office.)
- Create a safe play area for children and never allow young children unaccompanied on the farm.
- Take extra precautions to ensure the safety of elderly farmers when handling livestock and when they are working near or with machinery .



# ADDITIONAL INFORMATION AVAILABLE FROM THE HEALTH AND SAFETY AUTHORITY WEBSITE PRODUCED TO HELP YOU FARM SAFELY: [WWW.HSA.IE](http://WWW.HSA.IE)

## THE FARM SAFETY CODE OF PRACTICE (COP), SUPPORTING DOCUMENTATION AND THE ACCIDENT SURVIVOR STORIES

(The accident survivor stories tell the true stories of real farmers, real farm accidents and there consequences – these stories are an eye opener for all farmers.)



COP Document



Risk Assessment



Safe System of Work



Accident Survivor  
Stories



Farm Safe DVD

## Safety Of Children And The Older Farmer



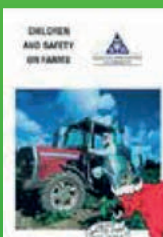
Children Code  
of Practice



Child Safety  
Information Sheet



Stay Safe with Jess



Children and Farm  
Safety



Safety and Older  
People

## Safety With Livestock



Safe Handling of Cattle



Handling of Cattle on  
Farms – Info Sheet



Guidance on Cattle Handling in Marts  
and Lairages Guidance on Cattle  
Handling in Marts and Lairages

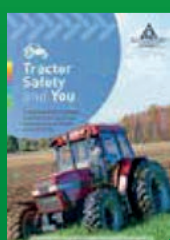


Safety and Older  
People

## Safety With Machinery



Quad Safety DVD



Tractor Safety and You



Overhead Line Safety



Safety with Chainsaws



ATV Info Sheet



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