

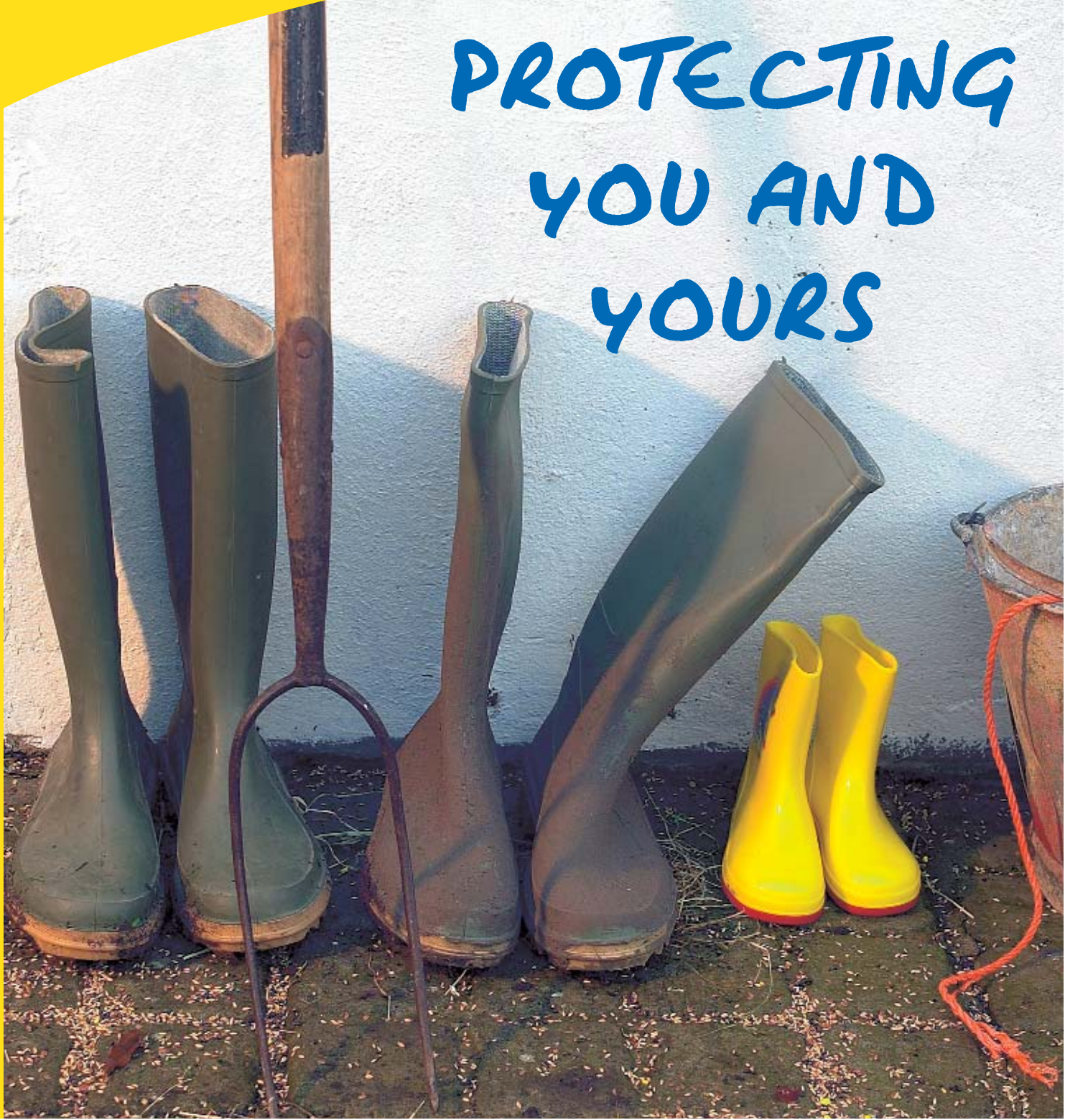


**HIBERNIAN**

an AVIVA company

# Farm safety guide

## PROTECTING YOU AND YOURS



## Put safety first

The farm is now one of the most dangerous workplaces in our country today. Over one-third of all deaths at work happen on farms.

In the 12 years from 1990 to 2002, 259 people lost their lives on farms – 63 of these were children. As well as a high number of deaths, over 2000 serious injuries happen on farms every year. It is five times more likely that you will have an accident if you work on a farm than if you work in mining or manufacturing.

Safety should be a top priority for everyone involved in farming. It is encouraging that the number of farm deaths fell to 13 in 2002 from 24 in 2001, but this is still 13 deaths too many. You cannot afford to get complacent about safety.

Please put safety first on your farm.


## Hibernian and you

We (Hibernian) have a long association with the agricultural sector in Ireland. We offer a comprehensive range of covers under our FarmChoice package, which is designed to meet all your insurance needs.

We are committed to improving safety and helping you to manage your risks. This is an important part of our philosophy. We hope that this guide will help you identify the dangers on your farm and improve safety, so that you, your family and your workers do not become another statistic.

## Prepare a safety statement

Under the Safety, Health and Welfare at Work Act 1989, a safety statement must be prepared for all workplaces, including farms. This statement sets out how safety and health are managed on the farm by identifying dangers and assessing the risks involved in farming activities. It also explains the control measures that should be put in place to protect everyone's safety. Teagasc can help you prepare this safety statement.



|| Over one-third of all deaths at work happen on farms. ||

## Preventing accidents

There are many practical safety measures you can take to reduce the risk to you, your workers and your children. Firstly, you should thoroughly examine the whole farm. This will help you identify dangers and put control measures in place to improve safety.

It is also very important that you discuss safety with your family, people who work on your farm, contractors and visitors, and make sure that safe standards and practices are used. You must educate your children about the dangers that exist on the farm and make sure they are fully supervised at all times.

## Public safety

- Make sure that all your fencing and gateways to public roadways are secure and that livestock cannot escape onto public roadways.
- If you are moving livestock or machinery on a public road, you should put warning signs on the edges of the road to show that farm activity is in progress. Vehicles and equipment should meet the Road Traffic Acts.
- Take extra precautions with livestock and machinery when any member of the public visits your farm, and make sure they leave your farm safely.

## Agricultural machinery

- Check all machinery and equipment regularly to make sure that it is in safe working order.
- Make sure that all power take-off shafts are adequately guarded.
- Make sure all vehicles' mirrors, lights and indicators are in good working order.
- Make sure that all operators are competent, are properly trained and work safely.
- Maintain tractors properly and fit cabs or safety frames to recommended standards. Always remember to have the handbrake on and the cab locked when not in use.
- Always turn off the power take-off shaft and stop the engine before trying to free a blockage. Power take-off shafts must be guarded – this is a legal requirement. Watch out for anyone standing nearby.
- Fit chainsaws with a chain brake, safety chain, chain catcher, chain breakage guard and safety throttle.

## Livestock

- Check that your facilities for handling, housing and loading livestock are safe and easy to use.
- Make sure you properly maintain cattle-handling units, cattle crushes and holding pens.
- Regularly check secure fencing around the holding fields of dangerous animals.
- All animals can be dangerous so you should constantly review their mood. In particular, watch out for children when cattle are being herded and make sure that they are aware of the dangers of handling animals.
- Bulls should have a ring and trailing chain attached. Where a bull is present, put a warning sign at the entrances of fields that the public can have access to.



*"Look out for and  
get rid of particular  
dangers to children  
on your farm."*

# Child safety on the farm

Look out for and get rid of particular dangers to children on your farm.

## Play area

Provide a safe and secure play area for young children. Prevent them from getting into dangerous areas by having a play area with childproof fencing.

## Vehicles

A young person must be at least 14 years old to operate a tractor on the farm, and over 16 years of age to do so on public roads. (You must provide proper driving instruction, and supervise young drivers and not allow them to drive on dangerous ground.) Children younger than 14 should not ride in a tractor unless they are strapped into a properly-designed seat inside the cab. Make sure that all drivers of tractors take special care when driving in areas where children could be present.

## Machinery

Make sure that workers are aware of children and that they stop operating any machinery if a child enters the area.

## Water

Keep children away from streams, rivers, barrels, wells and tanks. Make sure these are 'no-go' areas. Provide fencing where possible to close off dangerous areas.

## Animals

Supervise all contact between children and animals, particularly animals with their young. Make sure that children wash their hands after all contact with animals so that they do not catch diseases from them.

## Health risks

You must keep children away from:

- areas where the work conditions may affect their health – for example, where there is a lot of noise or dust;
- sludge pits, which should be well fenced off;
- slurry pits, silos, bulk storage hoppers, grain pits and areas where there are stacks of hay or straw bales, pallets, sacks, stacked timber and so on (which may be attractive to them for climbing).

## Chemicals

Keep chemicals and medicines well out of the reach of children and make sure they are clearly marked and that children are aware of what the 'danger' markings mean.

Supervise young people who are working on your farm.

## Educate your children

– explain the dangers to them and why it is important for them to stay in their play area.

*(You can get publications on child safety on farms from the Health and Safety Authority – see [www.hsa.ie](http://www.hsa.ie))*



## Trips and falls

- Try not to rush jobs where safety might be put at risk, particularly in dangerous areas such as on muddy ground, on ladders and so on.
- Look out for dangers on your walkways and in work areas, and keep these areas free of rubbish and other items that people could trip over.
- Not using ladders properly is the cause of many accidents. Use a solid and properly-secured ladder, positioned at a safe angle, when working at height. Do not risk injury by walking on a fragile roof – use adequately-supported crawler boards or roofing ladders. Make sure that lofts and stairways are stable and have adequate guard rails fitted.
- Fit sliding doors or make sure that doors can be secured. Heavy swinging doors or gates are highly dangerous, especially in windy weather.

## Slurry

- Make sure that everyone knows how dangerous the slurry pit can be. Pits can produce dangerous gases such as hydrogen sulphide and ammonia, which can pose a very serious risk.
- You should fence off or cover all slurry and effluent tanks.
- It is very important to make sure you have high levels of ventilation during agitation of slurry. Pick a windy day. Evacuate all people and livestock from sheds, and open all doors and outlets.
- Adding silage effluent to slurry greatly increases the level of poisonous hydrogen sulphide gas that is produced.
- Always avoid naked flames near pits.

## Lifting and carrying

- You can prevent back injury by knowing how to lift a load properly. Make sure you are well balanced, bend your knees, keep your back straight and keep the load close to your body.
- If possible, use mechanical methods of lifting such as loaders, hydraulic jacks, trolleys and wheels under heavy farmyard gates.
- Secure heavy weights well in storage areas.

## Electrical installations

- Do not try to make electrical repairs yourself, as these should only be made by a competent electrician.
- Get the electrical installations on your farm examined regularly, and upgrade if necessary. Be familiar with the standards of electrical installation. Read the ESB (Electricity Supply Board) leaflet 'Farm well, farm safely'.
- Make sure that all plugs are correctly wired and that cables are solid. Only use waterproof fittings in damp locations. All sockets should be protected by a 30-milliamp residual current device (RCD).
- Look out for overhead cables and make sure that there is a safe clearance distance.



## Pesticides and chemicals

- Mark all dangerous pesticides and chemicals clearly and store them in a secure store that is made of non-flammable material. Identify the store with the correct safety warning sign. The store should be isolated from materials that can catch fire, such as hay or straw.
- When using pesticides and chemicals, wear suitable protective equipment such as wellington boots, a coverall, pesticide gloves, a face shield and, where necessary, a respirator.
- Keep all pesticides and chemicals out of the reach of children and make children aware of the dangers.

## Health risks

- Asthma or farmer's lung can be caused by working close to spores, moulds and organic dusts. Make sure there is adequate ventilation and wear a dust mask.
- Leptospirosis (Weil's disease) can be caused by contact with stagnant water containing rats' urine. Symptoms are similar to a very bad attack of flu.
- Outbreaks of brucellosis still happen so you should take precautions with infected animals.
- Lyme disease can be transferred to humans by tick bites. Make sure you keep your arms and legs covered where possible, and be alert to irritations and bites.
- Wash your hands after contact with animals. Follow high standards of hygiene and cover all cuts and wounds with waterproof plasters. Keep a first-aid box and do a first-aid course.

## Farm fires

- There are many fire risks on the farm. You should separate materials such as hay, straw, fuel and oils from livestock, buildings and houses. You should store hay and straw 18 metres or more from other buildings.
- To allow access for the fire brigade, entrances and gates should be at least three metres wide. The fire brigade may have only 2000 litres (400 gallons) of water aboard. Check that a farm water supply is available to fight a fire.
- Make sure that all emergency phone numbers are in full view at the phone. Have suitable fire extinguishers on the farm and in the home. Also, fit smoke alarms and have a fire blanket in the home.

## Useful contacts

### Health and Safety Authority

10 Hogan Place  
Dublin 2  
Phone: 01 6620400  
[www.hsa.ie](http://www.hsa.ie)

### Teagasc

19 Sandymount Avenue  
Dublin 4  
Phone: 01 6376000  
[www.teagasc.ie](http://www.teagasc.ie)

# Put safety first on your farm and get up to 15% off your premium

In Ireland we have twice as many farm accidents as other European countries. A recent Teagasc 'Farm Safety Survey' has found that 75% of all farm accidents involve tractors and machinery, trips and falls, and livestock.

Most accidents can be avoided by taking simple safety measures. You need to identify the dangers on your farm, assess the risks of loss or injury, and put in place proper controls to prevent accidents from happening.

To encourage you to focus on safety, we are offering you up to 15% off your farm insurance premium if you have safe working practices on your farm. All you need to do is tell us what safety measures you have in place by answering the following questions.



## Safe farming checklist

Once you have answered all the questions, please sign the 'statement of fact'. Then detach this checklist and return it to your Hibernian branch or insurance broker. We will tell you what level of discount we have given you. This discount will take effect at your renewal date (or the start date of your policy if it is a new policy).

### Questions 1 to 10 – 5% or 10% discount available

<b>1</b>	<b>Tractors, machinery and equipment</b> Are all your tractors and farm machinery safe to operate? <ul style="list-style-type: none"><li>• Are your machinery controls and safety guards in good working order?</li><li>• Are the PTO (power take-off) shafts on your tractors properly guarded?</li></ul>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>2</b>	<b>Safety with livestock</b> Do you have proper handling facilities for livestock? <ul style="list-style-type: none"><li>• Do you have enough animal pens?</li><li>• Are these properly enclosed and fenced?</li><li>• If you have bulls on your farm, do they have a ring and chain?</li></ul>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>3</b>	<b>Housekeeping, trips and falls</b> Are your work areas tidy and properly maintained? <ul style="list-style-type: none"><li>• Do you take measures to reduce tripping hazards?</li><li>• Are your ladders in good order and safe to use?</li></ul>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>4</b>	<b>Child safety</b> Are children properly controlled and supervised on your farm? <ul style="list-style-type: none"><li>• Do you forbid children under 14 from driving a tractor?</li><li>• Are children supervised in and around your work areas?</li></ul>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>5</b>	<b>Slurry (hydrogen sulphide gas)</b> Do you take safety precautions when agitating slurry? <ul style="list-style-type: none"><li>• Are all slurry tanks fenced or covered?</li><li>• Do you make sure you have proper ventilation when agitating?</li></ul>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>6</b>	<b>Lifting and carrying</b> Do you have adequate and proper mechanical lifting aids? <ul style="list-style-type: none"><li>• Do you use proper loading techniques?</li><li>• Do you assess loads before lifting and use mechanical aids where possible?</li></ul>	Yes <input type="checkbox"/>	No <input type="checkbox"/>



**7 Electrical installation** Are your electrical installations in good condition? Yes  No

- Do you have well-maintained, modern wiring?
- Are trip switches or electrical circuit breakers fitted?
- Are your electrical cables and leads well maintained?

**8 Chemicals and pesticides** Do you store your farm chemicals and pesticides safely? Yes  No

- Do you use personal protective equipment when dealing with chemicals?
- Do you keep chemicals and pesticides in suitable secure containers?
- Do you follow the safety instructions as detailed in the safety data sheets?

**9 Fires** Do you manage the risks of fire on your farm? Yes  No

- Do you store combustibles (hay, diesel, oils and so on) away from livestock and property?
- Do you have a suitable water supply available to fight a fire?

**10 Public safety** Do you make sure you properly manage dangers to the general public on your farm? Yes  No

- Do you have good visibility and safe access and entry points onto the public highway?
- Do you have proper livestock fencing and gateways along public roadways and the edge of your farm?
- When moving livestock across or on public highways, do you reduce the risks with 'warning signs' and proper supervision?

**Question 11 - 5% discount available**

**11 Safety statement** Do you have a current and operational safety statement or farm safety self-assessment document in use? Yes  No

## What discount will be awarded?

- Questions 1 to 10**
- 0% discount** – if you answer 'Yes' to fewer than four questions.
  - 5% discount** – if you answer 'Yes' to between four and six questions.
  - 10% discount** – if you answer 'Yes' to between seven and ten questions.

**Question 11** You will get another **5%** if you have answered 'Yes' to question 11.

For example, if you answered 'Yes' to questions 1, 2, 3, 5, 6, 7 and 11, you get a 10% premium discount (5% for 'Yes' to six questions and 5% for 'Yes' to question 11).

## Statement of fact

Please sign this statement if you want to use the premium discount.

I confirm that, as far as I know, the answers I have given above are true and accurate.

I will take all reasonable steps to make sure that the safety measures currently in place on my farm stay in place while my farm is insured with you. If, at any time, I am aware that these facts are no longer true, I will tell you so that you can review my premium discount.

Policy number

Your signature (policyholder) \_\_\_\_\_ Date \_\_\_\_\_

We are one of Ireland's largest and most successful financial organisations, with activities covering general insurance, risk management, pensions, life assurance, investment management and personal financial services.

As a member company of Aviva plc, we are backed by the strength of one of the world's largest insurance organisations, with operations in over 50 countries.

We are very proud of our strong reputation in Ireland. Our nationwide network of branches and independent brokers, together with our customer contact centre and website, provide an efficient, professional service which we constantly develop and improve to meet our customers' needs.

We are committed to delivering security, quality and value, to make sure that you continue to be safe in our hands.



Corporate member of  
Plain English Campaign.  
Committed to clearer communication.

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*For our joint protection, we may record and monitor phone calls.*



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