

Getting the right insurance for your dairy farm

If you are employing students, apprentices or people on work experience, then you need to make sure you have the right insurance to cover you against added risks.

Here are some things you need to consider when inviting people to work on or visit your farm.

✓ **Employers' liability**

Employers' liability insurance protects you should an employee be injured and it is proved that it was your responsibility. This includes people working as apprentices or on short term contracts. Even if someone is on unpaid work experience, you will need Employers' liability cover in place to make sure you are protected.

✓ **Public Liability**

If you have visitors to your farm you will need Public liability insurance. This will cover you for accidental injury to any person who isn't an employee and accidental loss or damage to third party property. Even if you don't expect visitors on your farm, it is still essential insurance cover as it covers legal liability arising in connection with your business.

✓ **Agricultural motor**

If you have young people working on your farm and they need to drive or manoeuvre agricultural vehicles, you need to make sure you have the right insurance. This could mean extending your agricultural vehicle or fleet policy to include 'any driver', making sure it covers young drivers.

You also need to make sure that the person using an agricultural vehicle has the appropriate driving license – especially when pulling trailers or a heavy load. You can find out more about age and license requirements at www.gov.uk.

✓ **Special events and organised visits**

You should always let your insurer know if you are arranging farm visits as you may need extra or temporary cover depending on the number of visitors or type of event. They may also be able to cover you for things you might not have thought of, such as property specifically purchased or loaned to you for the event or loss of money when holding a special event.

Although your insurance is there to protect you if the worst should happen, whether you are taking on new employees or encouraging visitors you should always make sure you have the proper health and safety precautions in place. Ensuring you have clear safety signs, a tidy and clean farm, and adequate supervision are just some of the things you need to consider.

For more advice on health and safety on farms please visit www.cornishmutal.co.uk/health-and-safety-on-farms.