

THE INSURANCE ADVISOR

For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents

SAFETY TIPS FOR YOUR NEXT HAYRIDE

ISSUE 6—DO YOU KNOW HOW TO MINIMIZE THE RISKS INVOLVED IN SPONSORING HAYRIDES?

Hosting a safe hayride depends on your taking precautions before and during the event. Here are some ideas for minimizing the risk.

Every fall, thousands of churches across the nation sponsor hayrides. Unfortunately, these events sometimes lead to serious injuries or even deaths. By following these suggestions, you can minimize the risks involved in sponsoring church hayrides and make your hayride a safe and enjoyable experience.

BEFORE THE HAYRIDE

- Arrange to have a responsible person provide the tractor, wagon, and driving services.



- Get a certificate of insurance from the owner, verifying the amount and type of insurance he carries that will cover any accident resulting from operator negligence.
- Ask that your church be added as an additional insured to the owner's insurance policy. Be prepared to pay a premium fee to be covered under the equipment owner and operator's insurance policy.
- Choose the hayride route carefully, and inspect it for hazards. Execute a contract in which the operator agrees to hold you harmless, indemnify and defend you for any injuries or damages.
- Make sure the tractor and wagon are equipped with adequate road and safety lighting and warning signs if your hayride route is on the road.

DURING THE HAYRIDE

- Avoid on-road travel if possible. Several loops around a level farm field are much safer than dealing with auto and truck traffic. If the ride uses a public road, provide escort vehicles with flashers to lead and follow the hay wagon to warn rear or forward traffic

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traveling at much faster speeds than the tractor.

- Avoid spontaneous detours or extending the planned trip. Remember, you can always repeat the same course if you're pressured by unsatisfied riders.
- Insist that the tractor operator drive slowly on or off the road. High-gear, full-throttle speeds are unnecessary.
- Don't allow the operator to tow more than one hay wagon. If you can't accommodate all riders in one wagon, make several trips over the planned route.
- Don't allow anyone other than the driver and perhaps one adult monitor to ride on the tractor.

DON'T LET YOUR HAYRIDE END LIKE THIS

- A youth climbed out of a moving hay wagon to walk up the wagon tongue toward the tractor. He slipped, fell, and was run over by the wagon.
- A youth stood at the back of a moving wagon. When the tractor came to an abrupt stop, he fell to the pavement and sustained multiple head injuries.

SUPERVISING THE HAYRIDE

- Position an adequate number of adult supervisors throughout the wagon.
- Don't permit standing or crawling around while the wagon is moving.
- Forbid throwing of any objects—including hay or straw—in or out of the wagon.
- Supervise the loading or unloading of passengers from the wagon.
- Don't permit children to play on parked or unattended tractors or wagons.
- Make sure that all passengers keep their arms and legs in the wagon.

All property and liability coverages are subject to conditions, coverage limits, limitations, and exclusions. For precise details of coverage, please refer to actual policy forms.



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Insuring America's churches and related ministries

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