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Disability and liability insurance for farmers

It only takes a second – a slip on the ice, a moment of distraction around moving machinery or unpredictable livestock and suddenly you or one of your valued employees is injured and unable to work. It might be weeks or months before you or your employee is mobile again. Do you have a plan?

“For self-employed farm owners, it is important to give careful thought to insurance options for disability and liability,” says Carol Bouck of Drayden Insurance Ltd. “Those who don’t are taking a huge financial risk.”

Bouck suggests farmers consider the following questions:

- Do I have an emergency fund?
- Can I continue to pay the wages of the employee who’s injured *and* hire a replacement?
- Can I afford to hire a lawyer if I am sued by a third party for injuries sustained?

A good business risk management plan considers the costs associated with incidents involving disability and liability. Fortunately, insurance is available to help farmers mitigate these risks. There are several options for farmers looking to protect their business and provide income in the unfortunate case of illness or injury.



Without appropriate coverage, farm owners and their employees are at risk of being without a source of income should they get hurt.

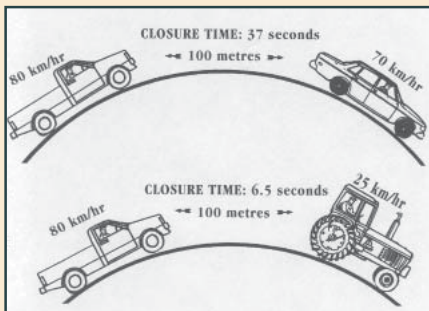
The Workers’ Compensation Board (WCB) is a provincially-managed system with three basic objectives:

- To provide income to the injured worker and access to medical and rehabilitation services as necessary.

Defensive driving safety tips

When you are the motorist:

- Be alert. Watch for your neighbours and other slow-moving farm equipment on the road and adjust your driving accordingly. **Give them the courtesy that you would expect if you were on the equipment.**
- When you encounter slow-moving equipment, slow down, keep your distance and assess the situation. Watch for farm lanes or agribusinesses into which the equipment might be turning.
- Do not pass until you are certain the way is clear. Make sure the operator is aware of your intentions.
- Be patient. Before you pass, check your rear-view mirror for other approaching vehicles. Remember you have already slowed down and don't want to be hit by other traffic.
- Difference in speed between farm machinery and other traffic can result in rear-end collisions. Motorists often miscalculate the rate at which they are approaching farm equipment.



Transport farm equipment safely

By Kenda Lubeck, ARD Farm Safety Coordinator

According to the Canadian Agricultural Injury Reporting (CAIR) program, 13 per cent of farm-related fatalities across Canada are traffic-related, and most involved tractors.

During busy spring and fall seasons, farmers often travel long distances between fields, and this requires transporting equipment on public roads throughout rural Alberta. Farm equipment is oversized and slow compared to other vehicles using the roads and when certain procedures are not met, this can lead to collisions and other incidents.

Make it safe

Maintenance is a contributing factor to the safety of transporting farm equipment. Poor maintenance of equipment such as brakes or tires can lead to loss of control of the vehicle. Check all tires for air pressure, cuts and bumps and tread wear. Always lock brake pedals together for highway travel. Sudden braking at high speeds on only one wheel could put the tractor into a dangerous skid. Equip heavy wagons with their own independent brakes.

Tractors should be equipped with rear-view mirrors, advance warning triangles and up-to-date fire extinguishers. Confirm that all lights are operating properly and are free of dust and dirt.

Be sure all tractors have roll-over protective structures (ROPS). The number one cause of farm-related

fatalities in Canada is machinery roll overs. Operators should always wear a seatbelt as ROPS are ineffective in a roll over without this restraining device.

Make it visible

To avoid traffic collisions between motorists and farm equipment, farmers need to ensure their equipment is clearly visible and follows all regulated requirements for lighting and signage. This will ensure approaching traffic has time to react to a slow-moving vehicle. Use reflective tape and reflectors for large equipment



Farmers need to ensure their equipment is clearly visible and follow all regulated requirements for lighting and signage when travelling on public roads.

travelling at night or in dim lighting conditions. In Canada, reflective material should be red and orange strips. You can purchase tape in kits or by the foot.

Regulated requirements for lighting and signage include the use of a slow-moving vehicle (SMV) sign. The SMV sign must be properly mounted, clean and not faded. It must be positioned on the rear of the tractor or towed implement and clearly visible. SMV signs must only be used on equipment travelling less than 40 km/hr.

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Powerline risks spring up on the farm

Source: Joint Utility Safety Team (JUST)

Since 2010, there have been five farm fatalities in Alberta as a result of farmers moving equipment into energized power lines.

The majority of farm power line incidents occur during the busy spring seeding and fall harvesting seasons. As such, Alberta's Joint Utility Safety Team (JUST) wants to remind farmers to exercise extra caution going in to the hectic fall harvest season.

Allan Kurtz, a third-generation farmer, has an important message for other farmers following his on-the-job incident. "Before my accident, I was always careful around electricity – but I didn't know power could jump. My accident was a wake-up call," says Kurtz, who lost both legs as a result of his incident.

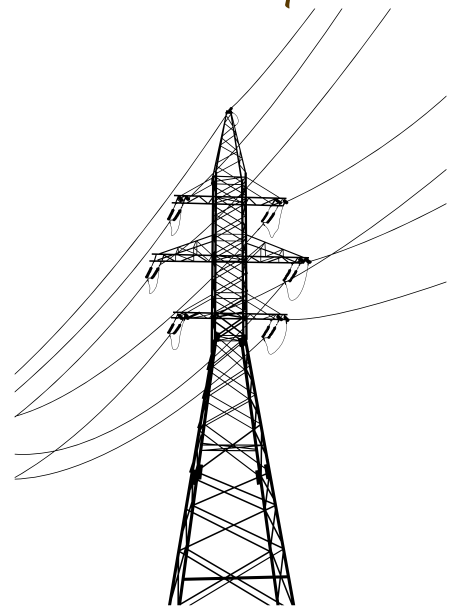
In preparing to move a grain bin, Kurtz believed he was taking the right precautions by measuring what he thought was a safe distance between the bin and an overhead power line before proceeding. However, once on top of the bin, a blinding flash of electricity arced from the line to Kurtz's metal tape measure, sending 14,000 volts of electricity coursing through his body.

Farming is exempt from

Occupational Health & Safety legislation, so farmers are less likely to have taken power line safety training than workers in other industries. Also, given that at certain times of the year farmers are faced with many competing priorities around the farm and home, power line safety may not be top-of-mind.

Kurtz believes many farmers simply don't understand all the risks, just as he didn't. For example, the size of farm equipment – like seeders and sprayers – has doubled since the 1950s, while the height of power lines has remained the same. Because of the increased size of farm equipment, farmers should consider both the width and the height of equipment during field use and when moving or transporting equipment. They should also be aware that some lines can be as low as 3.7 metres, and severe weather can cause power lines to sag even lower.

A number of safety precautions can help farmers avoid contact with a power line. Keep in mind the sayings, '*Plan ahead*', and '*Always ask yourself, where's the line?*' are the guiding principles. This includes having your local electrical utility company determine the height of equipment and all power lines



on a farm, field and travel routes, so there is no guesswork involved. Equipment should always be lowered prior to moving it, and when folding or unfolding wings or extensions, always allow seven metres of clearance between equipment and power lines. Transporting equipment 4.15 metres or higher down any public road or highway requires a permit from Alberta Infrastructure and Transportation. If equipment or load is 5.3 metres or higher, your local electrical utility must be contacted at least seven days in advance. ☀️

In 2006, Alberta's electric utilities and the Alberta Government formed the Joint Utility Safety Team (JUST) to increase awareness of safe work methods around power lines.

Alberta FarmSafe Plan call for volunteers

An overwhelming 85 per cent of Canadian agricultural producers believe safety is a priority on their farm. However, less than nine per cent have a current written agricultural safety plan on their farm or ranch. Alberta Agriculture and Rural Development (ARD) and the Canadian Agricultural Safety Association (CASA) aim to change that.

When a recent Farm Credit Canada survey of farmers revealed the lack of safety plans on Canada's farms, CASA decided to build a tool to improve the safety record. From there a process to help farmers manage safety and health on their operations, no matter the size, location or farm type was developed. It is called Canada SafeFarm.

Here in Alberta, ARD's farm safety team has been working with CASA to develop an Alberta-specific version of the Canada FarmSafe Plan. The goal is to provide Alberta's farmers with a step-by-step process to develop a health and safety plan that aligns with common health and safety systems found in Alberta. Through FarmSafe producers will learn how to identify hazards specific

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Dust-covered signage and lights make farm machinery less visible to motorists. As well, dust covered machinery causes poor visibility for the operator, who may not see oncoming traffic. Although most new equipment is fitted with adequate lighting and reflective tape, many older pieces of equipment do not meet the standards for lighting and visibility under the *Traffic Safety Act* and need to be updated.

Plan the route

Farmers should check their route prior to starting out with farm equipment to be sure equipment will fit on all roads and bridges and that there are no low-hanging power lines along the route. If equipment is too wide to fit safely into one lane, approaching traffic could clip the machinery or hit it head on. Equipment that is too tall could come in contact with a power line. Use a pilot vehicle as a guide for large machinery and to warn motorists of oncoming large equipment.

In addition to narrow roads, soft shoulders increase the chance of a rollover when operators try to make room for other vehicles to pass. Poor road conditions, such as potholes, blind corners and washouts, also increase hazards for large machinery.

It is important to move equipment during daylight hours and during periods of light traffic. Avoid busy roads whenever possible, even if travel time will be longer. If your route takes you across a rural railway crossing, be aware that some crossings have poor visibility. Always stop and make sure the way is clear before crossing.

Do not pull onto a road in front of moving traffic. Enter and exit roads very cautiously. Assume that other vehicles are travelling at the speed limit and adjust accordingly when pulling out.

Tow safely

Towing loads with farm equipment increases the hazards of transportation on public roads. Towing a heavy load too fast can lead to swaying and loss of control, resulting in a jack-knifed vehicle or an overturn. Balance and properly secure loads to prevent shifting while in transit. Loads not tied down or secured properly can shift or be dumped on the road.



Posters such as this remind farmers to ensure safety before moving equipment and machinery on public roads. Contact Alberta Farm Safety to order these posters.

It is important to ensure a proper hitch from the tractor to any trailer or load being transported. Use safety-type hitch pins, making sure they are securely fastened. Hitch the trailing equipment to the drawbar and use safety chains. Transport winged and folding equipment in their narrowest configuration to give passing motorists enough space. Always watch for overhead power lines.

The people factor

Anyone moving equipment, especially on public roads, should be trained in how to use the equipment and must hold a valid driver's license. Inexperienced operators can make mistakes when they are not used to the speed and maneuverability limitations of farm equipment. It is advisable to read the operator's manual for each machine and observe any precautions indicated for road travel. Some tractors free-wheel in higher gears, which can be very dangerous when travelling down a hill. Use lower gear ranges when climbing or descending hills.


Never take extra riders on equipment. Extra riders on farm equipment are a distraction to the operator and are at risk of falling off the machinery and being run over. Each person in the machine should be secured with a seatbelt.

Safe driving tips

Farm machinery operators can make road travel safer for themselves and others by observing safety precautions.

Travel at a speed that will allow the operator to maintain full control at all times. Slow down when making turns or rounding curves.

Pull over when there is a suitable area to allow traffic to pass. Make sure the area is of sufficient width and solid enough to handle the equipment. Avoid obstructions such as deep ruts or mailboxes.

Obey all traffic laws and signs. Always wear your seatbelt and use signal lights when turning. Never use a cell phone while transporting equipment. The distracted driving law, along with all other rules of the road, is in full effect while driving farm machinery on public roads and highways. 

Alberta FarmSafe Plan continued from page 3

to their farm and how to take steps to eliminate or control them.


Alberta FarmSafe complies with criteria for the Alberta Association for Safety Partnerships' Certificate of Recognition (COR). A completed FarmSafe Plan will provide farmers with all the necessary building blocks to obtain COR certification if they so choose. Farmers need to have a health and safety management system in place to be certified and having COR makes farmers eligible for rebates through the Workers' Compensation Board of Alberta. Simply put, if producers have or are considering WCB coverage for their farm employees this program could save a considerable chunk of money.

ARD is currently recruiting five farms of different commodities and sizes to take part in a pilot FarmSafe program. The program will be



A completed Alberta FarmSafe Plan will provide farmers the basics they need to develop a health and safety management system.

provided free of charge in exchange for farmers' input. Volunteers will participate in an introductory workshop hosted by ARD. Plans would then be developed in cooperation with family and staff, getting input and support from ARD along the way. The timeline for the pilot project is October 2013 to February 2014.

If you are interested in being a leader in health and safety development in your commodity and community, please send an email indicating your interest in the project, type of farm, number of employees (if any), and location of your farm. Emails can be sent to Laurel Aitken, Farm Safety Coordinator at laurel.aitken@gov.ab.ca. For more information call Laurel at 780-980-4230. 

Disability and liability insurance for farmers continued from page 1

- To protect the employer and employees from liability claims in civil court by an injured worker.
- To provide collective liability. This means all employers within an industry classification collectively assume the liability for the injury claims in their sector.

Workers' compensation is available on a voluntary basis for farm owners and their workers on Alberta farms. It is available as year-round or temporary coverage depending on the need and provides no-fault protection from the expense of a court case for both parties.

Commercial insurance from private insurance companies offer various types of protection based on a variety of factors specific to each farm operator:

- **Disability insurance** provides benefits to the injured individual upon satisfactory acceptance of

the nature and circumstances of the claim. This insurance is often purchased as part of an employee benefits package.

- **Liability insurance** provides the farm owner with protection from claims of liability for the occurrence of bodily injury or property damage to a third party. This does not include coverage for employees.
- **Employer's liability insurance** provides coverage for an employee injured on the job. In order for coverage to respond, the injured employee must sue the employer for their injuries. The coverage is usually quite limited so an employer could end up responsible for any court ordered payment in excess of the insured coverage.

Bouck advises farm owners to check with both their life insurance and

farm property insurance providers to ensure that they have the appropriate coverage. She adds, "Those who hire seasonal or full-time workers should ensure coverage is in place for these valued employees."

Risk management is an important part of any business plan. Having the right insurance in place could save your business and the livelihood of valued employees who could otherwise be without a source of income due to injuries sustained on your farm.

For further information on workers' compensation coverage for Alberta farms go to WCB-Alberta's website at www.wcb.ab.ca or call WCB's Employer Account Services toll free at 1-866-922-9221. For more information on farm safety, visit the Alberta Farm Safety Program online at agriculture.alberta.ca/farmsafety.



Do you need respiratory protection?

By Nicole Hornett, ARD Farm Safety Coordinator

Consider these scenarios:

- It's been a long day in the field and your entire body and face feel gritty.
- You shoveled out the last of the grain bin and are now coughing.
- After mixing up some pesticide, you noticed the warning label suggests respiratory protection.
- That poultry barn wasn't going to clean itself, so you got straight to work without any personal protective equipment.

If any of these sound familiar, chances are you need respiratory protection. In order to protect your lungs, airways, sinuses and mouth, personal protective equipment (PPE), such as a respirator mask, are an essential piece of equipment to keep you safe while you work. Keep in mind, however, that PPE is considered the 'last line of defense' for optimal health and safety, so if the PPE fails, you will become exposed to the hazard.

Most farm worksites contain many respiratory hazards and some are more apparent than others. It might seem obvious to reach for a mask while sweeping out the dusty

alley-way in the horse barn, but what about the particles of dust, bacteria or pesticide that are too small to see – and may be too small for your respiratory tract to effectively cough out?



Respirators are available in a series of filter types:

- N* – not resistant to oil
- R* – resistant to oil
- P* – oil-proof

Respiratory protection comes in many shapes, sizes and capabilities. How do you know which to pick? Ideally your farm has a respiratory protection program that would

outline the hazards, detail equipment to be used, describe how to use it and indicate when it will be maintained or replaced. If you have any questions regarding your suitability to wear respiratory protection, consult your doctor or other health care provider.

It's good to be aware that some respirators are only meant for certain airborne particulates in areas with *normal* levels of oxygen, like the N95, R95 and P95 mask series. Sometimes people call these 'dust masks', and when used correctly, can protect workers from breathing in a variety of dusts, mists, droplets and splashes. These are usually ideal for regular indoor/outdoor dusty tasks, clean grain handling and mixing crop chemicals, but each situation should be evaluated separately.

Technically-advanced masks and air-supplied respirators can protect against aggressive fumes, highly hazardous materials and poorly oxygenated zones. However, these should only be selected with a professional's assistance, purchased for individual use and fit-tested for each worker.

Protecting your lungs isn't something to be taken lightly! Excuses about a mask being 'too hot' or 'uncomfortable' just mean you haven't found the right brand, fit or style. With hundreds of options on the market, there truly is a fit for everyone. For more information on respiratory protection, visit the Alberta Farm Safety Program's website at agriculture.alberta.ca/farmsafety.

“Precaution is better than cure.”
-Edward Coke



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