



**Diane Green**  
**FARMER LIABILITY**

# Greentree Naturals Liability

- Farm Stand
- On-Farm Workshops
- Farm walks
- Mentorships & Consulting
- Community Farm Tours
- University & Garden Organizations
- Chamber of Commerce Farm Tours
- School groups
- On-Farm Research
- Educational Field Days
- Farm to table events





# Farm Liability



**Production & marketing are just a part of the risks that we face as farmers.**

- We need to be aware of the areas of risk associated with marketing, production, employment, insurance, and consider legal issues associated with everything that we do on the farm.
- As farmers, we need to educate ourselves with as much information that we can to minimize the risks of doing business.
- If you have the public coming to your farm to harvest at a U-pick operation, or CSA customers coming for a farm tour, you must contend with Liability from someone tripping or injuring themselves on your property.
- If you have livestock, you must keep them fenced on your property. If your cow is standing in the road and is hit by a car, YOU MAY BE LIABLE. If your dog jumps up on a customers brand new car and scratches it, you may be liable.
- If a customer at the farmers market breaks a tooth on some spinach you sold as “ready to eat” and it had a rock in it, you may be liable.





# Farm Visitors



- **Eliminate dangerous conditions wherever possible. We use signs along with red & orange flagging as needed to draw attention to anything that might be hazardous.**
- **It is also important to point out potential hazards verbally, along with good signage. We have a list of Farm Rules on our home page of our website and encourage groups to please review these before coming to the farm.**
- **When the public are invited to your property for an event or workshop for the purpose of financial benefit or business purposes, liability insurance is an essential tool for managing the risks involved.**

Accidents happen! It is up to us  
to be well informed and to  
protect ourselves.



# FARM VISITORS

## Maintaining a Safe Premise



If you have visitors coming to the farm, you need to eliminate dangerous conditions wherever possible.

As farmers, we need to consider our legal vulnerabilities and be pro-active.

Warning signs are an important aspect of maintaining a safe premise.

24 hives = 30,000 bees per hive  
Total 750,000+ bees



# Personal Liability Coverage On and Off the Farm

- When you're legally responsible for accidental injuries, medical expenses or property damage, you'll want to have the right type of coverage on your side.
- Due Diligence means working proactively to understand and minimize risks.





When we have groups of people come to tour the gardens, I always gather everyone's attention before going into the garden and point out the hazards.

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**We post this on our website:**

Visitors are welcome, but on the understanding that they use the area at their own risk and they assume responsibility for injury, damage or loss to any individual or their property. We ask you, for everyone's safety and peace of mind, to respect and follow our Farm Rules posted on the garden gates!





# Agritourism

Agritourism is generally defined as any agriculturally based operation or activity that brings visitors to a farm or ranch.

## Examples of agritourism:

- **Direct-to-consumer sales**
  - Farm Stands, u-pick
- **Agricultural education**
  - School visits to a farm
- **Hospitality**
  - Overnight farm stays
- **Recreation**
  - Hunting, horseback riding
- **Entertainment**
  - Hayrides, harvest dinners







# Special Events



**SUNDAY BRUNCH**  
2004-2005-2006



**SUNDAY AFTERNOON HIGH TEA**  
2007-2008-2009



**ORGANIC WINE TASTING**

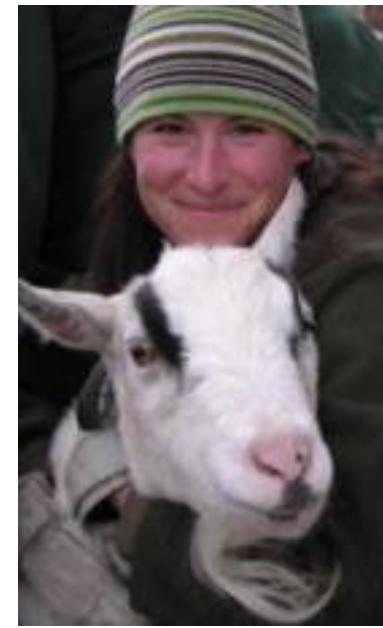




# Greentree Naturals Pumpkin Project







# Mentorship Program

## Serving the Academic and Community

### Mentorship Program Since 1997





# Apprentices, Interns, Students, and Volunteers

- Hands-on experience on the farm is often called an internship or apprenticeship. If you provide room and board or a stipend, the intern is considered an employee, even though you are not paying them minimum wage.
- If your intern doesn't receive room and board or a stipend and the arrangement is less formal or they may only receive a few bags of vegetables in the season, they may be considered volunteers.

*\*If individuals pay you to be educated on your farm you are considered a school, which is a business enterprise. Your commercial liability insurance and not the Dept of Labor cover the students at your farm school.*





# Farm Labor



- The Dept of Labor has clear guidelines for how they define an employee vs. a volunteer vs. an intern/apprentice or student.
- The legal limit that you can pay for casual labor before needing to provide them with a 1099 form and reporting your payment to the IRS is \$600 annually.



# Selling Specific Products



- The food processing laws may limit what you can sell and to who, they may set the minimum guidelines for the steps you must take to prepare and sell certain foods, and they may require you to obtain licenses and have your facilities inspected by state or local officials.
- It is a good idea to become familiar with regulations and guidelines when it comes to selling processed foods.
- IDAHO COTTAGE FOOD FACT SHEET





# Questions to ask your Insurance agent

- At what point does my homeowner's policy no longer cover my involvement with direct farm marketing?
- Can my homeowner's policy be extended to cover my activities?
- Can I get additional premiums on my homeowner's policy?
- If I have a farm policy, does my liability cover my direct farm marketing sales, such as at my roadside stand, U-pick operation, delivery to restaurants and farmer's markets?