

# LOSS CONTROL BULLETIN

## *Child Farm Safety*

Farming is one of the most dangerous industries in the United States. This is especially true for children. Statistics from 2006 indicate that over 22,900 youth were injured while visiting, working or living on a farm that year.

Children learn through touch and sight. The desire to explore a family's farm with these two senses can put them in some dangerous situations. As a result, there are a few specific areas where we can educate children to keep them safe.

### **Farm Hazards**

**Machinery:** Heavy equipment is very valuable to a farm, but it can be very dangerous to children of all ages. Tractors are the most likely to cause injury or death and can range from a 16-year-old involved in a roadway accident to an unsupervised 4-year-old falling off of the machine.

**Animals:** Many kids are fascinated with farm animals, but those animals can be unpredictable. Mother animals can be especially dangerous when they feel like they must protect their young. One scenario that often results in injury is a youth walking within kicking distance of the animal.

**Grains & Silos:** Grain is often an underestimated danger on the farm, whether in silos or grain carts. Children can become trapped in the grain and suffocate before anyone can pull them to safety.

**Heights:** Many children love exploring high places. Haylofts, ladders, silos and portable ladders can pose serious dangers.

**Chemicals & Electricity:** These two assets help a farm run smoothly, but they can be very dangerous. Chemicals can be inhaled, absorbed by the skin, ingested or can get into eyes.

**Water:** One of the most commonly overlooked hazards on the farm is water. Water sources are found everywhere on the farm, including ponds, creeks, troughs and other containers.

**Manure Pits:** Decomposing manure can put off colorless and odorless gases, such as hydrogen sulfide, carbon dioxide and methane, which are extremely dangerous even to adults.

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## Precautions

- Children should never be around heavy machinery while unsupervised and should never be allowed to play on the equipment.
- Always know where children are before starting any machinery.
- When equipment is not being used it should be parked with the keys taken out and placed out of the child's reach.
- Never allow children to be extra riders on equipment or ride in the beds of trucks.
- Teach children that it is important not to scream, run or speak loudly around animals so that they do not startle them.
- Children should always wash their hands after being in contact with animals to prevent sickness from pathogens obtained from the animals.
- Never let children play in grain silos or grain carts.
- Keep ladders out of reach, and teach kids that haylofts are not a safe place to play.
- Keep all chemicals and pesticides locked in a secure place, and keep electric boxes locked.

Teach children safety precautions from an early age, and teach them what warning signs and symbols to look for. For younger children, establish specific play areas and areas that are off limits. The best way to prevent accidents is through adult supervision.

Most importantly, be a good example. A child is constantly learning when watching adults. If they see grown-ups taking unnecessary risks, they will often think it is acceptable for them as well.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service<sup>SM</sup>** is designed to provide assurance and confidence to our policyholders throughout the claims process.

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