

Strategies to Avoid, Reduce, Transfer and Adapt to Agritourism Business Risks

AVOID RISK

- Just say no to the activity with unacceptable risk. Explore other ideas instead.

REDUCE RISK

- Be familiar with laws and regulations and follow all requirements.
- Develop and implement safety measures and procedures for customers and employees and post rules.
- Define visitor areas, visitor activities and visitor supervision procedures.
- Keep visitor areas clean and free of hazards.
- Provide visitors a map and post property boundaries.
- Provide sanitary restrooms.
- Make hand-washing facilities available for employees and customers.
- Flag unsafe areas on your property, and create signage that directs people away from risky places.
- Safely store pesticides, herbicides and other toxins.
- Identify and lock “do not enter” areas.
- Keep implements and machinery away from visitors
- Develop and implement an emergency response plan.
- Block off bodies of water.
- Guard against fire.
- Develop and implement safe food-handling procedures.
- Ensure your products are labeled correctly.
- Orient and train employees in proper operational procedures.
- Keep your animals vaccinated and healthy.
- Get first aid training and require the same of employees.

- Retain an on-site first aid kit, fire extinguishers and a weather radio.
- Place lists of emergency phone numbers with directions to your operation at all phones.
- Provide adequate parking that eliminates roadside hazards.
- Develop and implement an accident reporting system to preserve contact information for injured parties and witnesses, as well as photos and other relevant information.
- Seek assistance from professionals such as lawyers, accountants, production specialists and others as needed.



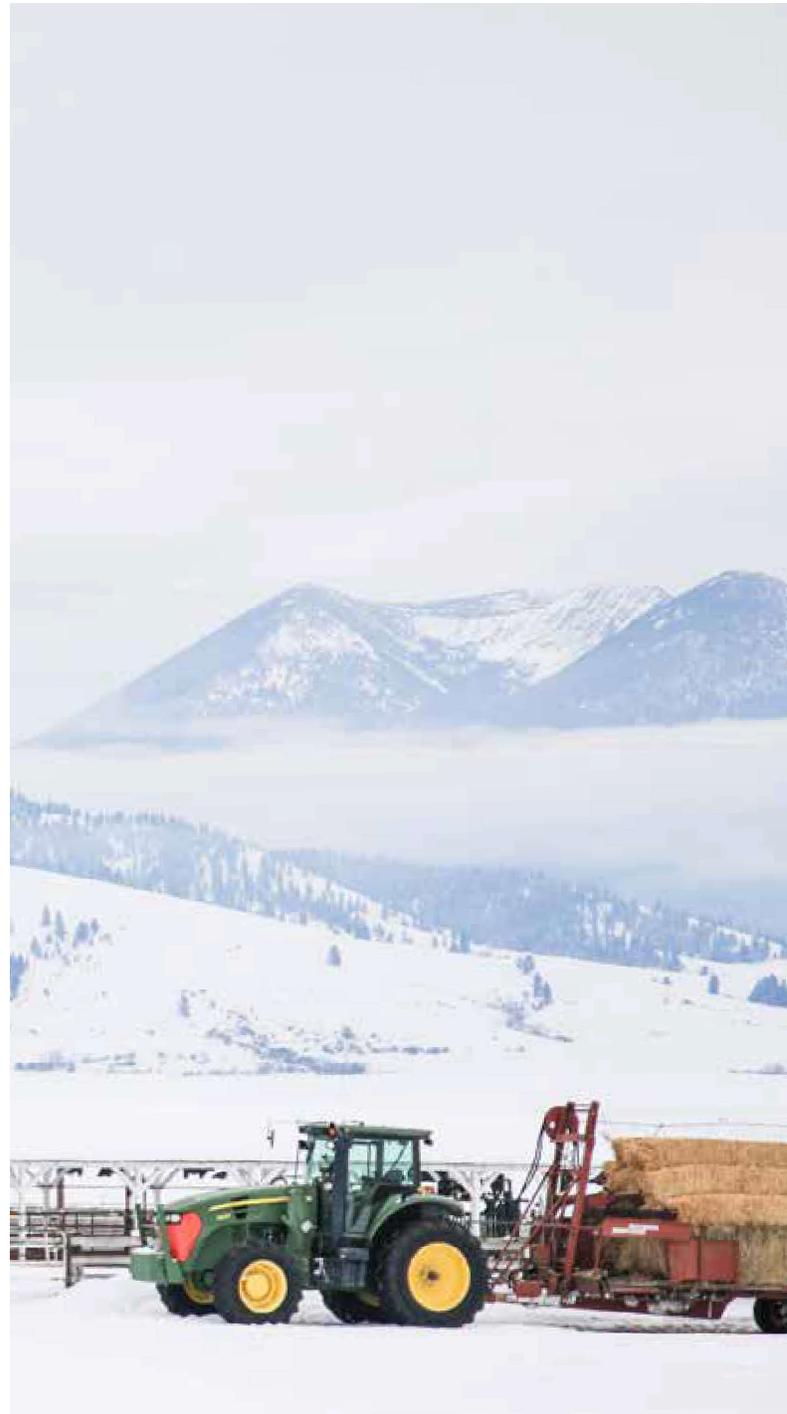
ADAPT TO RISK:

- Set up a beneficial legal structure for your agritourism operations that limits associated risks.
- Have a strong business plan.
- Have a strong management team and structure for monitoring risk on an ongoing basis.
- Create an emergency fund to pay for insurance deductibles and unplanned expenses.

TRANSFER RISK:

- Obtain property insurance.
- Obtain liability insurance that fits the specific activities you are planning.
- Obtain health and disability insurance.
- Obtain crop insurance.
- Ensure you are protected for off-farm or ranch liability: “sponsored activities that cause off-farm harm, hazard or injury.”
- Learn and follow insurance requirements and claim procedures.
- Require customers to sign lease or rental agreements for appropriate activities (such as fee hunting or equipment rental).
- Require vendors and independent contractors to maintain current licenses and insurance while operating on your property; and when they are earning money from other customers while on your property, have them add you to their liability policy as an Additional Insured.
- Require customers to sign hold harmless agreements or liability waivers.

Adapted with permission from Agritourism in Focus, University of Tennessee Extension Service; Agritourism and Nature Tourism in CA, 2nd Edition.



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