

Preventing Farm Equipment Accidents

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equipment can be a life saver in regard to ease of getting a job done, it can also cause serious injuries if used improperly or carelessly.

In Texas, it is not uncommon to find a tractor and related farm equipment on farms or small acreages. In a rural setting, this type of equipment has many different types of uses. Individuals can often be found digging post holes for a new fence, planting crops, shredding pastures, or baling hay. While this type of

Agriculture ranks among one of the most hazardous industries. Farmers are at high risk for injuries both fatal and non-fatal. According to the Centers for Disease Control and Prevention, 23% of fatal farm injuries involve machinery including tractors.

One area of concern is the danger involved with transporting hay. The National Institute for Occupational Safety and Health reports that as small-bale balers were replaced with large-bale balers the chance of serious injury or death increased. The weight and size of the large bales can cause significant injury if the bale is dropped unexpectedly or the operator gets caught between the equipment and the tractor. In addition, the tractor could become unstable and roll over causing serious injury to the operator. It is important that caution is used when moving these large bales.

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It is not uncommon to see events such as the following:

- While loading hay on a trailer, the bale falls off of the hay spear and injures a bystander.
- A tractor with a speared bale becomes unstable due to wet ground. The tractor overturns trapping the tractor operator between the bale and the tractor. The tractor subsequently catches on fire resulting in the death of the tractor operator.
- Instead of using a spear, the operator of the tractor uses a front end loader to haul a large bale. The bale becomes unbalanced and rolls down the lift arms severely injuring the operator.

The following are recommendations from the National Institute for Occupational Safety and Health to reduce risks of injury to yourself or bystanders:

- Make sure equipment is suitable, in good repair, weighted properly, and able to carry the load safely and securely.
- Always operate equipment according to the manufacturer's instructions and recommendations.
- Drive tractors with front end loaders at slow speeds.
- Use travel paths that are flat, firm, free of obstructions, and a safe distance from holes, ditches, and ruts.
- If you leave the equipment, lower the attachments, stop the engine, remove the key, and secure the tractor to prevent it from rolling.

“Questions”

If an accident occurs while using your tractor and related farm equipment, it is important that you are protected in the event that someone believes you are legally liable for their injuries and/or damages. Ask yourself the following questions:

1. Do you have liability coverage? Hochheim's property policy DOES NOT include liability coverage. It must be purchased as a separate policy through Hochheim Prairie Casualty Insurance Company.
2. Do you have the right kind of coverage for your exposures? Different types of liability policies exist to cover different types of exposures such as personal or farm.
3. Do you carry limits of liability that are sufficient to protect your assets?