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11 ways to have a safe harvest

Avoiding farm accidents doesn't have to be hard. Here's how, plus tips for keeping kids safe this harvest.

Harvest is right around the corner, which means long hours using big equipment. But you can still think safety.

Any individuals on the farm are at risk at any time, says Amy Rademaker, program coordinator for Rural Health and Farm Safety at Carle Health, Champaign, Ill. And while farmers and regular farmworkers might be more knowledgeable about hazards, they can also become overconfident. Beyond the regulars, young people with less experience or without proper supervision can be at risk, as can migrant workers with a communication barrier.

No age group is more frequently injured than another, and statistics are less telling because smaller farms are not consistently required to report incidents. According to the National Institute for Occupational Safety and Health, 416 farmers and farmworkers died from a work-related injury in 2017. Transportation accidents, including tractor overturns, were the leading cause of death.

To avoid becoming one of those statistics, Rademaker recommends farmers and farmworkers take these steps:

1. **Rest up.** Lack of sleep can slow response time and make it harder to focus. This raises a chance of an incident. Easier said than done, but try to get a minimum of seven hours of sleep each night to be well rested.
2. **Take a break.** Make sure to stop operating equipment frequently and get out of the cab. This provides an opportunity to get out, stretch and recharge.
3. **Check on your neighbors — and yourself.** Mental health is just as important as physical health. Do not isolate yourself too much, and check in with others.
4. **Inspect equipment.** Manufacturers put safety guards and shields on equipment for a reason. Make sure all equipment is in good working condition and all guards are in place. Also, make sure lighting and markings work and are clean every time equipment is driven down the road.
5. **Travel safely.** Follow protocols. For example, remove the combine head before driving down the road to another field. Avoid driving in the busy travel windows of 7 to 8 a.m. and 5 to 6 p.m. Move over when safe to do so, and let traffic pass. Do not wave other vehicles around — let the other driver make that decision. On the road or in the field, remember to put the phone down and limit distractions.

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Safe Harvest

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6. **Protect yourself.** Remember to wear personal protective equipment such as eye protection, hearing protection, a dust mask and/or a body harness.

7. **Make sure everyone is on the same page.** Farmers and workers should understand safety protocols such as wearing proper protection, understanding blind spots and responding to an emergency. Consider mapping out each field so you have accurate directions in case of an emergency.

8. **Be prepared**. Prevention is best, but preparation is important, too. Have a first-aid kit and fire extinguisher easily accessible, and make sure workers know where they are and how to use them.

Accidents may also occur when working with equipment such as grain bins, PTOs and augers.

"Corn chaff and bean dust make everything slick, so be careful when climbing a bin," Rademaker says — and when you're on the ground. "Of all falls, same-level falls are the most common. Be careful in the field with cornstalks and other tripping hazards you might have around the farm."

Never enter a truck, wagon or bin when someone's loading or unloading grain, Rademaker says. If you absolutely have to enter a bin, do the following:

9. **Lock out, tag out, try out.** Shut and lock the power off and keep the key. This assures that no one else can turn the power on while you are in the bin or working on the bin. Then, try turning the power on to make sure the lockout was successful.

10. **Have help on standby.** Always have an observer on the outside monitor you and call for help immediately if something goes wrong.

11. **Use personal protective equipment.** Use a body harness, anchored lifeline and belay system.

Rademaker reminds farmers to model the Stop, Think, Act reminder developed by Workplace Safety & Prevention Services, an organization committed to protecting workers and businesses in Ontario, Canada. Consider what could go wrong and whether you understand the task. Then, follow proper safety procedures, or stop if the action cannot be done safely.

KEEP YOUNG PEOPLE SAFE

According to Marshfield Research, a child dies in an ag-related incident about every three days, and every day, 33 children are injured in ag-related accidents.

"To me, that's very powerful," Rademaker says. "As a mother myself, I understand the importance of keeping our kids safe. We want our kids to love agriculture as we do, and we never think it can happen to our kids — but it can and it does."

Young people do not have the same farm experience as other individuals. Children completing farm work should be properly trained. Always supervise kids who are working or even playing on the farm, Rademaker says. Young minds can be curious and want to explore equipment on the farm. Consider covering grain bin ladders and other pieces of equipment to avoid incidents.

Remember, young people follow by example.

"Model proper behavior such as never stepping over an auger or PTO," she says. "Be mindful that children may be watching your every move."

Source: farmprogress.com

Replacement cost versus actual cash value

If you have **Replacement Cost Value (RCV)** coverage, your policy will pay the cost to repair or replace your damaged property without deducting for depreciation.

If you have **Actual Cash Value (ACV)** coverage, your policy will pay the depreciated cost to repair or replace your damaged property.

Check the declarations page of your homeowners policy to see whether the policy provides replacement cost coverage. If it doesn't specify replacement cost, then your policy likely only covers actual cash value. If it specifies replacement cost, then you have replacement cost coverage. Under an RCV or ACV policy, your dwelling coverage pays for damage to the structure and will pay only up to the policy limit. Even if you bought an RCV policy, there may be other limits on what the policy will pay for damage to certain surfaces, such as roofs. In some cases, the policy may pay ACV on your roof, but RCV on the rest of your home and property. If you have questions, call the adjuster or your insurer and ask what type of coverage you have.

Example: The Smiths and the Johnsons are next door neighbors. Their homes are exactly the same size, built in the same year, and have the exact same floorplan. One night, a terrible storm tears through their town, destroying the Smith's and the Johnson's roofs. Both roofs have the same damage. The Smiths and the Johnsons have a $1,000 deductible, and both roofs will cost $15,000 to replace. The Smiths have a replacement cost policy, while the Johnsons have an actual cash value policy.

Smith's / Replacement Cost Value	***Johnson's / Actual Cash Value***
Insurance valuation method: RCV	**Insurance valuation method: ACV**
Cost of Smith's roof 10 years ago: $15,000	Cost of Johnson's roof 10 years ago: $15,000
Policy deductible: $1,000	Policy deductible: $1,000
Cost to replace roof: $15,000	Cost to replace roof: $15,000
Depreciation not applicable for RCV	*Depreciation schedule: $1,000/year*
Insurance Payment:	**Insurance Payment:**
$15,000 cost of new roof	$15,000 cost of new roof
—$0 depreciation (no depreciation with RCV)	—$10,000 depreciation ($1,000/yr x 10 years)
—$1,000 deductible	—$1,000 deductible
= $14,000 Insurance payment	**= $4,000 Insurance payment**

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Replacement Cost

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HOW DOES DEPRECIATION WORK?

IS ALL DEPRECIATION THE SAME?

No. Depreciation in an insurance claim is much different than depreciation on assets for taxes and is different from an accountant's calculation of depreciation on property.

In an insurance claim, the deduction for depreciation may be significant, especially if the damaged property was at or near the end of its useful life. For example, if a covered cause of loss destroys your 20-year-old roof and it must be replaced, a policy that pays RCV will cover the full cost to replace the roof. However, an ACV policy may pay as little as 20% of the cost to replace the roof, since the useful life of a roof is usually about 25 years.

What Is "Depreciation" and How Does That Affect My Claim?

Everything covered under your homeowners policy is assigned a value. Your home, and most of its contents and components, are likely to decline in value over time because of age or wear and tear. This loss in value is known as depreciation.

Insurers usually calculate depreciation based on the condition of the property when it was lost or damaged, what a new one would cost, and how long the item would normally last.

For example, your two-year old laptop that was in good condition was destroyed in a disaster. A similar new laptop would cost $750. Your laptop normally lasts four years, so it had lost 50% of its value (25% a year). So, the value of your laptop at the time it was destroyed was half of $750, or $375. Your insurance settlement would include $375 to reimburse you for this laptop.

$750 – $375 = $375

$750	$375	$375
Cost of new laptop (Replacement cost value)	50% depreciation (2 years x 25% per year)	Value of your laptop (Actual cash value)

Source: NAIC

Fairmont Farmers Mutual's office will be closed to observe the following holidays:

November 11th – Veterans Day

November 28th & 29th Thanksgiving and the day after

How to make a

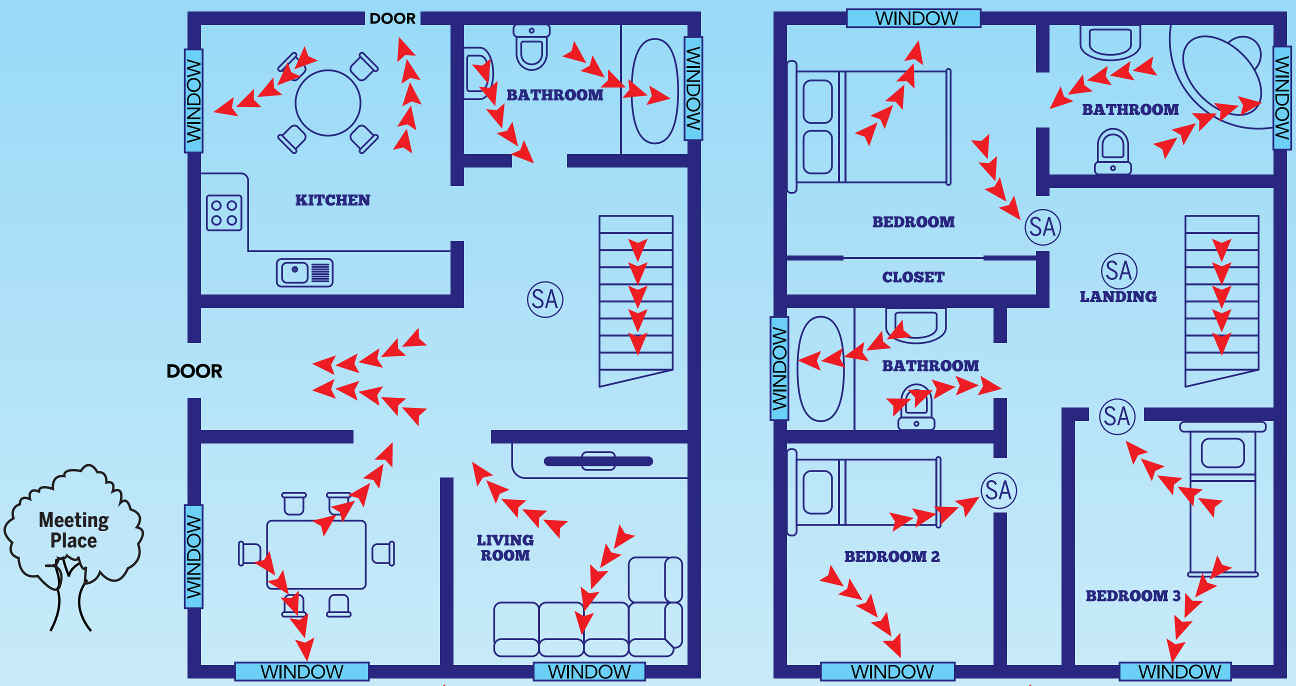
Home Fire Escape Plan

NFPA® | FIRE PREVENTION WEEK™

Visit **Sparky.org** for more activities!

- ☐ Draw a map of your home. Show all doors and windows.
- ☐ Visit each room. Find two ways out.
- ☐ All windows and doors open easily. You should be able to use them to get outside.
- ☐ Make sure your home has smoke alarms. Push the test button to make sure each alarm is working.
- ☐ Pick an outside meeting place a safe distance from your home where everyone should meet.
- ☐ The house or building number can be seen from the street.
- ☐ Make sure your plan meets the needs of all your family members, including those with sensory or physical disabilities.
- ☐ Everyone in the home should know the fire department's emergency number and how to call once they are safely outside.
- ☐ Practice your home fire drill at least twice a year with everyone in the household, including guests. Practice at least once during the day and at night.

Sample Escape Plan



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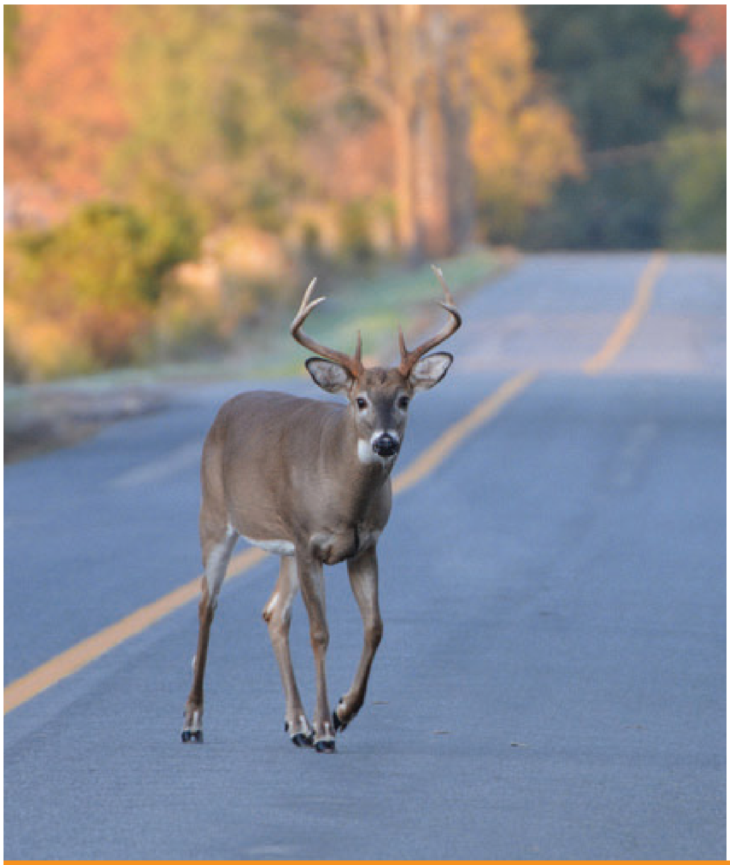

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