

Tips from Cooperative Insurance presentation, July 7-9, 2009

Leo Larocque, Loss Control Agent

(notes by Jenn Colby, please contact Coop Insurance directly for clarification of any questions at (802) 388-7917)

- If you sell any product from your farm, the first thing to do is call your insurance company. Regardless of the product sold, you “are required to provide visitors safe passage”. The majority of farm claims seen are due to dog bites, not product safety issues.
- Your homeowners’ policy will not cover products sold from the farm; you will need a farm or business liability policy for that. A mini-farm policy should cover products, however it is important to verify with your agent that your policy will cover you. Sales from the farm include “any legal product”.
- Set yourself up to minimize biosecurity issues and public injury by locating milk sales in an easily accessible location which does not require visitors to walk through the barn or travel through slippery areas.
- Schedule a walk through of your farm and sales areas with your insurance company’s loss control staff. They offer a new set of eyes, and can alert you to potential liability issues.
- It is recommended that you keep more than the 14 day minimum of frozen milk samples in your freezer. Realistically, a question or claim may take 2-3 weeks to surface. To protect yourself more fully, keep 30 days’ samples frozen. Also, if you receive a complaint, it may be in your best interest to call the VT Agency of Agriculture before pulling the sample from the freezer, in order to maintain your own protection.
- If you receive a call from any customer questioning your milk in connection with any illness, call your agent immediately. Your insurance company is in the best position to defend your position if alerted early in the process.