

## Fire Prevention *(cont.)*

- Inspect and maintain heating units before the beginning of each heating season.
- Clean fireplace/woodstove chimneys prior to the heating season – more often if you use the fireplace regularly.
- Install surge protection on service panels anywhere electronic devices are used.
- Consider installing a lightning protection system. Consult UL (Underwriters Laboratories, Inc.) for a list of approved contractors in your area. (In Canada, consult Underwriters Laboratory of Canada).
- Practice good maintenance of your farm or ranch. Cut weeds and grass around buildings, maintain a clean shop and store all chemicals and flammable liquids properly.
- Don't burn trash outdoors on windy days and don't leave fires unattended.

By following these guidelines, you can help make your farm a safer place for your family and employees. For additional information, contact your State Farm agent.

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# Farm Safety

*Your guide to reducing  
damage or injury*



*A little added awareness and action can help  
you keep your focus on doing what you love.*



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## In a typical year,

at least 550 workers die while doing agricultural work in the United States and about 88,000 suffer lost-time injuries. Damage to farm property, machinery and crops is in the billions of dollars.

As a farmer or rancher, you understand the time, energy and capital wrapped up in a successful farm or ranch operation. No doubt, you also realize the risk inherent in this dangerous occupation.

While insurance is designed to lift much of the financial burden from your shoulders, it can't remove the inconvenience nor loss of life or limb.

There are some steps you can take to reduce the likelihood of damage or injury. This brochure looks at four areas: General Farm Safety, Fire Prevention, Security and Buildings.

## Tractors and Farm Machinery

- Do not allow children to ride on tractors.
- Have rollover protection (ROPS) on all tractors and use the seat belt or harness supplied.
- Have all operators complete a tractor safety course.
- Make sure all equipment has proper working lights, flashers, slow moving vehicle signs and extremity conspicuity material to increase visibility.
- Make sure all power takeoffs, belts and augers have proper guards and shields.
- Turn off power before adjusting, servicing or unclogging power-driven machinery.
- Make sure loads being towed are properly hitched to the drawbar and that pins and chains are in place.
- Have shields and guards in place and maintained at all times.
- Inspect and maintain all hydraulic hoses and couplings.
- Make sure tires are properly inflated.

## Chemicals

- Read and follow manufacturer's directions for storage, handling and application of chemicals. Most states require applicator training in order to apply restricted chemicals. Contact your county extension agent for additional information or training on chemical handling.
- Use Personal Protective Equipment (PPE), including gloves, eye/face shields, ear plugs, respiratory protection and hats.

## Other Hazards

- Wear devices to protect your hearing. (Studies show more than 50 percent of older farmers have hearing loss.)
- Never enter manure storage pits unless you are using an air-supplied respirator, wearing an OSHA-certified safety harness attached to a retrieval system and in direct communication with an individual able to use the retrieval system if necessary.
- Inspect and maintain all machinery, equipment and tools to keep them in proper working condition.
- Have first-aid kits available and develop an emergency plan.

## Security

Protecting your property – and, more important – your safety and well-being – has become a high priority in rural areas these days. Some suggestions:

- Maintain adequate lighting around the farmyard and in the home.
- Have single cylinder deadbolt locks on all entrance doors to your home. Keep farm buildings locked.
- Record serial numbers of all equipment. Mark equipment and livestock to aid in recovery should a theft occur.
- Ask neighbors to check the farm regularly when you are gone.
- Inspect and maintain fences used for livestock.

## Buildings

Farm buildings pose a number of perils – ranging from how they're built or constructed to the equipment you use in them. Here's how to avoid some of the pitfalls:

- Have an electrician verify that all electrical systems and equipment are properly grounded. This can help reduce the chance of shocks and/or production losses to livestock.
- Install corrosion-resistant wiring, fixtures and boxes in hog and dairy barns. This will help prevent the wiring from deteriorating and becoming a hazard.
- Ground fault circuit interrupters (GFCI) are an inexpensive device for use in preventing electrocution and should be used on any outdoor circuit and on any indoor circuit exposed to moisture or harsh environments.
- Be sure grain bins have permanent ladders inside and out and never enter a grain bin while unloading equipment is running.
- Do not use extension cords as permanent hookups.
- Hang brooder lamps by chains, not the electrical cords.
- Insulation in all buildings should be covered with a 15-minute fire barrier (for example, ½-inch rate gypsum board, or 5/8-inch plywood) to reduce the likelihood of fires.

## Fire Prevention

Losses caused by fire and lightning account for a significant portion of farm claims paid by State Farm. You probably are a long way from a fire department, so fire safety on the farm has added importance. The following steps can help reduce the likelihood that you will be affected:

- Maintain smoke alarms throughout your home and check them regularly to verify that batteries are in proper working condition. (Change batteries annually and replace the units every 10 years.)
- Place approved fire extinguishers in your home, on large tractors or combines, and in barns, shops and machine sheds. The fire extinguishers should be checked and tagged annually by a professional.
- Develop an evacuation plan for family members, including a meeting place.
- Have a licensed electrician periodically inspect your electrical systems. Be sure updates to your current electrical systems are performed by a qualified electrician.