



FARM LIABILITY CORNER

FARM ACCIDENTS

For most, the fall harvest is complete. For a few, the harvest did not go as planned and resulted in an unfortunate highway accident.

My years in claims has made me very cautious when approaching farm vehicles on the highway, particularly after dark. Over the years, we have handled numerous claims that resulted from the operation of either poorly lighted or unlighted farm equipment at night.

Understanding that there is great pressure on farmers during the growing season, taking a perceived harmless shortcut could have catastrophic results. Some older farm equipment is inadequately lighted or the lighting unit has been improperly maintained. In other cases, for whatever reason, implement lights are kept in the field position meaning a white light shines to the rear of the implement.

Oftentimes it is a case where the farmer finishes fieldwork after dark he either forgets or simply leaves the white field light on thinking because it's a short distance to the farmyard, it is harmless. In some cases, the farmer thinks he is doing approaching traffic a favor making the implement more visible. Unfortunately, many motorists may not recognize the white light is not an oncoming automobile in the opposite lane but rather a very sizable piece of farm equipment in their travel lane. By then it can be too late and before they realize what is happening, they rear-end the farm machinery causing themselves great bodily injury or in some cases, death.

Please be careful as you operate your farm equipment on the roadway. While nine out of ten times there may not be an issue that one time could result in injury to someone. It is never worth a few moments saved.

Gary Metz
Senior Vice President
North Star Mutual Insurance Company

BE SAFE ON PUBLIC ROADS WITH FARM MACHINERY



Each year thousands of farm machines are involved in accidents on public roads. Most of the collisions between tractors or other slow-moving farm equipment and cars or trucks happen on dry roads during daylight hours and a major reason for these accidents is the difference in speed between vehicles and farm machinery with rear-end collisions being especially common. Accidents also occur when the operators of farm machinery drive too fast especially when turning or pulling a heavy load, drive partially over the center line, fail to signal a turn, fail to stop and look before entering or crossing a highway or are young and inexperienced at driving these machines.

In order to avoid accidents between your farm machinery and vehicles on public roads, there are some things you need to do before you even leave your yard with your farm equipment.

- Check your hitch connections and make sure your load is secure.
- Be sure your slow-moving vehicle signs are clean, not faded and in a position on your machinery where they can be easily seen by drivers approaching from the rear. Never operate farm

machinery on a public road without a SMV emblem!

- Make sure all the lights on your machinery are operating properly.



When you are on the road, it is wise to avoid traveling at night if it is at all possible. It is also important to obey all the traffic laws just as if you were driving a car or a truck on the road. This means, among other things, signaling your turns and allowing other traffic to get past you. This may mean pulling off the road to let traffic pass if the shoulder is wide enough and smooth enough for you to do this safely. Be on the lookout for hazards such as soft shoulders, loose gravel, potholes or deep ruts. Don't take chances by pulling out onto a road in front of any oncoming traffic and enter the road very slowly if your view is obstructed in either direction. Slow down on curves, turns and when you are pulling a heavy load. Never allow passengers or children to ride on tractors, wagons or other farm machinery. Don't operate farm machinery if you have been drinking alcohol, taking drugs especially those that make you drowsy or are overtired or sick.

It is very important to always drive defensively when operating farm machinery on public roads. Stay to the right and don't drive partially over the center line. With wide equipment, this may mean driving partially on the shoulder in order to not be an obstruction to oncoming traffic or following traffic trying to pass you. Keep your eyes on the road ahead and on the other traffic on the road.

Why Insure With Your Local Township Mutual

Protection - A broad, easy to read, modern policy customized to meet the needs of policyholders in your area.

Service - You're not dealing with a large conglomerate located hundreds or thousands of miles away. You deal with neighbors and friends who want to help you with fast service and fair claims handling.

Local - Your Township Mutual employs area people. Reserve funds are invested in area banks and savings institutions. It pays taxes in your area and supports local charities.



 **North Star**
MUTUAL INSURANCE COMPANY
A Partner with your Township Mutual
Home Office: Cottonwood, MN 56229

