

SMASH – Health & Safety

Good Advice – H & S

- As an industry, Agriculture has one of the highest rates of work-related fatalities.
- According to the Ministry of Business, Innovation & Employment between 2007 – 2012 Agriculture accounted for an alarming 30% of all workplace fatalities.

What are the risks?

- **The most common causes of death on farms are from:**
 - Quad bike
 - Tractors
 - Fatigue
- **Workplace accidents can cause:**
 - Interruption to your business
 - Undue stress
 - Operational pressures
 - Dramatic personal consequences on you, workers and community

So what is required?

- **Current H&S Legislation imposes requirements on employers to:**
 - Have H&S plans
 - Train workers appropriately
 - Identify hazards and minimise/eliminate them
 - Take every practical precaution to keep staff and public safe
 - Document all of this

Employees

- **For H&S an employee is defined in the same manner under the Employment Relations Act – also includes:**
 - Loaned Employees
 - People doing on the job training/work experience
 - Visitors – including customers
 - Delivery and courier company employees
 - Other people legally in the work place.
 - Volunteers are included in some circumstances

Hazards

- **Workplace hazards come from a wide range of sources which can cause potential damage, harm or adverse health effects. Hazards can be:**
 - Process (welding)
 - Substance (diesel)
 - Materials (asbestos)
 - Items (shearing equipment)

All Practical Steps

- **Means doing everything that can be reasonably done to ensure that people are not harmed. This could include:**
 - Lawfully restricting access to certain areas of your farm
 - Setting weight limits on bridges
 - Ensuring employees are aware of the importance in reporting hazards
 - Defined process and procedures for work activities

Do employees also have responsibilities?

- **Employees are required to take all practicable steps to ensure their own safety and that of others in the workplace. This includes:**
 - Considering both the things they do
 - Things they omit to do – such as not using safety gear.
- **However it is the employers overall responsibility to ensure a safe and hazard free workplace exists**

How can FMG help?

- **Subject to the terms and conditions FMG's Statutory Liability policy offers clients protection for:**
 - Prosecutions taken by the Ministry of Business, Innovation and Employment arising from work place accidents.
 - Clients can insure for legal costs and reparations from such proceedings.
 - Cannot insure for fines and/or fees imposed under the H&S in Employment Act.

Employers' Liability

- **Legal liability for bodily injury to employees is excluded unless covered by the Employers' Liability Optional Benefit or Statutory Liability Optional Benefit.**
 - **What liability you are insured for your legal liability for**
 - Accidental loss to the property of others, or
 - Accidental bodily injury to any other persons during the period of insurance in connection with your business
 - **What liability you are not insured for your legal liability for bodily injury to**
 - Anyone living at your home unless covered by the Statutory Liability Optional Benefit, or
 - Your employees in connection with your business unless covered by the Employers' Liability Optional Benefit or Statutory Liability Options Benefit.

Questions?