



Farmers' Liabilities your questions answered



See inside a selection of the questions that FBD representatives are often asked about FBD Liability Insurance cover.

Our Policy is You



What is Employers' Liability Insurance?

Employers' Liability Insurance provides protection against legal liability for bodily injury or disease caused to employees of the farmer in the course of their farming duties. FBD provide a standard limit of indemnity of €13 million.

1 Is there any cover for me or my family under Employers' Liability?

FBD is unique in that we provide Employers' Liability cover for all farm family members over the age of 14. Likewise, family members returning to help out on the farm, at weekends or summer holidays, are covered under FBD's standard policy. Family members who are working (part time or full time) should be named on your policy. The Employers' Liability policy would not however apply to the insured person, only his/her employees.

2 Does Employers' liability insurance cover all the work carried out on my farm?

We can tailor your policy to suit the particular needs of your farming enterprise. Some activities can fall outside what is considered standard farming practice. Please contact us to check if you are in doubt. Certain activities such as building work, horse training or agricultural contracting must be declared to us, so that we can extend your cover accordingly.

3 Does Public Liability or Employers' Liability cover voluntary helpers?

Voluntary helpers are covered under Employers' Liability insurance. Public Liability Insurance excludes any person under a contract of service and a voluntary helper could be deemed by the courts to be an employee and therefore would be excluded under the Public Liability section

4 Do you need Employers' Liability if you are not paying for help?

Yes. If a person is working on the farm on a voluntary basis it could be interpreted by the courts that the person is an employee. That person would automatically be excluded under the Public Liability section, and this is why you also need to have Employers' Liability cover in place.

What is Public Liability?

Public Liability insurance covers legal liability for bodily injury, disease or third party property damage caused to a member of the public arising from your farming activities. We offer a standard limit of indemnity of €2.6 million. As mentioned under the Employers' Liability Insurance heading, we would once again emphasise the importance of making a full declaration of work activities to us. Agricultural Contractors should also have their own cover for their contracting business.

5 Muck on the road: If I, or a Contractor, put muck on the public road, am I protected?

The Road Traffic Act, 1993, states that a farmer is responsible for muck left on the road which could subsequently lead to an accident. Your legal liability is covered under Public Liability insurance. Every precaution should be taken by the farmer to minimise this risk.

6 How are animals covered while away from the farm? For example, animals at shows, horses at shows or at the hunt.

You are covered under your public liability insurance for any injury or damage that these animals may cause to members of the public or their property

7 Animals straying on the road or trespass: If my animals stray onto the road and cause an accident- am I covered? What about my animals going onto neighbours crops and gardens?

The Animals act 1985 states that a farmer is responsible for accidents or damage caused by his/her livestock. All of the above incidents are catered for under FBD's standard Public Liability insurance policy.

8 What cover do I have if my animals assault or cause damage to a member of the Public

If your dog or other animals such as bull attacks someone, your liability is covered under the Public Liability section of the policy.

10 Do I require Public Liability for trespassers?

Yes: - Whilst the onus of responsibility for trespassers is somewhat less than would apply to invitees or visitors, the policy still covers your liability in these circumstances.

11 What is the story with people walking on my land with or without my permission? What about Rights of Way, Ancient Monuments, Historical sites etc. on my land that may attract visitors?

Public Liability Insurance covers the farmers for accidents occurring to people walking on the land. If permission for walkways is given by the farmer it is important to declare these to your Insurer and to make sure such walkways are safe and suitable. Similarly if there are any Ancient monuments or Historical Sites on your land these should be advised to your insurer. If there are any dilapidated buildings or ruins that clearly represent a danger, they should be made safe. If there are trespassers on your land that you know nothing about, you are also covered under the Public Liability section.

12 What is the case if I don't know about these sites on my farm?

If there are trespassers on your land that you know nothing about, you are covered under the Public Liability section

13 Do I need a padlock on my road gates?

It is the responsibility of the farmer to ensure in so far as possible that animals do not stray on to the road or in to third party property. Whilst it may not be practical to insist on padlocks in all cases, if there is evidence of gates being left open by unknown parties it may be the obvious solution.

14 If a tree along a public road is blown down in a storm and hits a car and injures/kills someone - Am I covered?

Public Liability cover applies but you do have a responsibility to ensure that any trees that suffer from decay are removed

15 Fences, gates causing damage: If a child climbs a gate and it falls over and injures that child - Am I covered?

Yes - Your Public Liability insurance cover applies in these circumstances.

16 Rented Lands: Do I have to list the addresses of all the lands that I rent from other farmers, to have cover on them?

The premium is calculated on the acreage owned or rented and it would be necessary to declare the addresses of such lands at inception of the policy. After that, it would be necessary to keep your insurance company advised of the total acreage owned or rented and ideally the location of these lands.

17 If I am renting out my land, why do both I and the person who is renting the land need Public Liability Insurance? Is this necessary?

Yes. Both the land owner and the person renting are potentially legally liable for incidents occurring on the land therefore you both need to have insurance protection. The land owner could be held legally liable in respect of property owners' liability arising from defects on the property such as defective gates or fencing. The farmer renting the land could be held liable for his activities in using the land for example leaving muck on the road, animals escaping or a bull attacking someone.

18 I own a horse and go hunting – any cover here?

The standard FBD Public Liability policy provides cover for damage caused to property or injuries caused to third parties while you are hunting on horseback.

19 If I leave my trailers on the side of the public road or public place, because of, say a puncture, does my public liability policy cover me? If, say a child were to climb up onto the trailer and fall off it, or a member of the public were to crash into the parked trailer/implement. Does my public liability insurance cover me?

Our standard Public Liability policy would provide cover for such an occurrence provided negligence was proven against the farmer. Trailers should be parked well in off the road and they should have appropriate reflective lights.

What is Personal Liability Insurance?

Personal Liability Insurance covers liability that may attach to a farmer in a personal capacity. FBD's Public Liability Insurance includes personal liability cover for the farmer and all family members residing with the farmer.

20 Am I covered, if I accidentally injure a third party while I am carrying an umbrella?

Yes, your Personal Liability Insurance covers you and your family for this situation. Another example could be where a third party is injured due to getting caught by a fishing rod hook whilst the Insured was casting the line. Similarly your personal liability insurance covers you for incidents arising while golfing and shooting.

What is Products Liability Insurance?

The standard FBD Public Liability Policy provides products liability cover for bodily injury or disease or damage to third party property arising out of defects in good sold or supplied. The limit of Indemnity is €2.6 million in respect of any one accident and €2.6 million in the aggregate in any one year.

22 If I supply milk contaminated by antibiotics to the creamery do I have insurance cover?

Yes. If your milk causes contamination of creamery/Co-op milk already in the tanker, you are covered for the cost of claims made against you.

Where can I get further details?

For further details of the covers FBD provides and advice on the requirements to suit your needs contact your local FBD sales office.

A sales representative is available to call to your farm and will discuss your liability requirements and advise on your Farm Safety Statement obligations.

Call us today on
1890 617 617

Or visit us in any of our
sales offices nationwide.

3 ways to make sure you have the best insurance and lowest price

- 1 | Phone your local sales office for a free quotation
- 2 | Log on to www.fbdforfarmers.ie
- 3 | Call into any of our offices nationwide

Connacht

Athenry	(091) 844110
Athlone	(090) 6451600
Castlebar	(094) 90 21955
Galway	(091) 778070
Roscommon	(090) 66 26344
Sligo	(071) 91 44164

Leinster

Carlow	(059) 91 34600
Drogheda	(041) 98 36384
Dublin	(01) 428 2266
Dundalk	(042) 93 91800
Kilkenny	(056) 77 21300
Mullingar	(044) 93 48867
Naas	(045) 876101
Navan	(046 9031637
Portlaoise	(057) 86 21694
Tullamore	(057) 93 21707
Wexford	(53) 91 68200
Wicklow	(0404) 68465

Munster

Bandon	(023) 8842588
Clonmel	(052) 6126537
Cork	(021) 45 44299
Ennis	(065) 68 22300
Killarney	(064) 6636148
Limerick	(061) 417748
Mallow	(022) 22591
Midleton	(021) 46 32366
Nenagh	(067) 31989
Newcastlewest	(069) 61577
Skibbereen	(028) 21688
Thurles	(0504) 23299
Tralee	(066) 71 22185
Waterford	(051) 850377

Ulster

Cavan	(049) 43 61301
Letterkenny	(074) 91 26299
Monaghan	(047) 82033

Please Note: All covers are subject to the terms, conditions, exceptions and excesses which are set out in detail in our policy document.

FBD Insurance plc is regulated by the Financial Regulator

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