

## **FARM INSURANCE AND SHOOTING? SHOULD YOU BE WORRIED?**

Liability insurance is a topical subject and farmers and land owners need to be aware of some of the risks they may face when shooting takes place on their property.

Liability insurance can affect farmers and land owners in two ways. The first is the personal liability of the person that has been invited onto the property. If they cause damage to your property, equipment, stock, crops or family members, can these damages be claimed against them? Secondly, if a person invited onto your land is injured or even worse, killed on your property, can you afford to pay out any compensation that is awarded and are all activities covered under your existing insurance policy?

Farmers and landowners can minimise or even eliminate the risks through the Sporting Shooters Association of Australia (SSAA) and SSAA Insurance.

### **Do the people shooting on your land carry with them \$10 Million worth of public liability insurance?**

This is a question that many land holders and farm owners might want to consider asking before allowing people onto their land to conduct “farming activities” such as pest and varmint control or other non related farming activities such as target shooting or recreational hunting activities.

All SSAA members are covered by \$10 Million worth of personal liability insurance whilst conducting shooting activities. There isn't any other shooting group in Australia that affords such coverage to its members.

Picture this: A farmer allows a group of shooters on their property to hunt foxes. The farmer does not check to see if the members of this group are covered by liability insurance. The group accidentally shoots holes in the farmers water tank or shoots the farmers prize bull or any livestock or cause any damage to the property. Without liability insurance coverage it makes it hard to reclaim these damages, but if these shooters were SSAA members they would each have \$10 Million worth of liability insurance to make claims against.

In today's litigious environment the need for insurance in all activities is of a great concern to many people.

In light of the recent problems that a number of organisations and individuals have had with insurance, a greater awareness for the need for public liability insurance has arisen. Also a greater propensity for insurance companies to try and minimise claims and look for any legal standing that might prevent them from paying out claims, has arisen.

Farmers must be aware of the limitations of their current policies and make certain that activities undertaken on their property are covered under their current insurance

arrangements - a number of activities are usually not. In terms of shooting on private land, the landowner's insurance policy may not cover those people shooting on the land that are not conducting "farming activities". This may include recreational target shooting and recreational hunting pursuits. It is often the case that landowners solicit a fee from prospective shooters and hunters to use the land. This type of activity would almost certainly fall outside the coverage of 95% of insurance policies.

Picture this: In a recent case in NSW a farmer who allowed a hunter onto his property was held liable for the hunter falling down a revine as it was not properly sign posted! The farmer was held liable for this injury and forced to sell his farm to pay the compensation ordered. Ask yourself, "Can you afford not to be insured against this type of accident occurring on your property?"

In response to concerns regarding insurance from a number of groups around the country, SSAA Insurance has put together a package offering landowners the peace of mind in knowing that these shooting activities will be covered by up to \$10 Million worth of liability insurance through a \$700 premium annually.

Farmers and landowners need to ensure for their own peace of mind, that they and the people using their land are covered in all activities that they undertake. For more information on the Sporting Shooters Association (Vic) Ltd and questions on insurance, please contact Mike Billing on (03) 9590 0177 or email your inquiry to [mbilling@ssaavic.com.au](mailto:mbilling@ssaavic.com.au) our website is also located at [www.ssaavic.com.au](http://www.ssaavic.com.au).