



American Recreation & Entertainment Alliance

Bed & Breakfast & Recreational Venue Safety Guidelines including Agritourism & Agritainment exposures

Property

1. Roof, electrical systems and plumbing should meet all local ordinances and construction codes. All systems should be checked by licensed contractor and meet AREA and insurance company guidelines. Refer to property underwriting guide and checklists.
2. Fire is one of the highest risks for hotels, motels and Bed & Breakfasts. The use of hibachis, gas-fired grills, charcoal grills or other similar devices should not be permitted within 10 feet of any structure per local building codes. If such cooking devices are to be allowed, an area should be designated that is located at least 10 feet away from combustible items, including the buildings, other wood structures, shrubs and trees.
3. Sprinkler systems should be properly maintained. Contact a licensed and qualified fire protection contractor to provide service and maintenance of the fire sprinkler system. The service should be on at least an annual basis and should include a visual inspection of the piping and heads as well as both a 2" drain test and a water flow alarm test. Proper service and maintenance of the system is essential to ensure that it will operate effectively in the event of a fire.
4. All guest and other rooms should be equipped with smoke detectors.
5. Wall mount one 5-pound ABC (2-A:10-B:C) dry chemical fire extinguishers should be in a visible, accessible location for every 3,000 square feet of floor space, with no more than 75 ft. of travel distance to any extinguisher, per NFPA Section 10. Accessibility of fire extinguishers is crucial in the initial stages of emergency firefighting.
6. Regularly inspect and maintain working smoke detectors in buildings
7. Properly store flammable and combustible materials.
8. Enforce a strict no-smoking policy
9. Provide emergency vehicle access. Arrange a property walk through with Fire / EMS personnel.

Liability

Owners and caretakers of land are held liable if visitors hurt themselves on some "defective" part of the property that they were not warned about. It is your duty to take reasonable measures to protect all guests and visitors. By inviting people onto your land, as part of a business, you are creating a new higher liability category of visitor who must be protected from all dangerous conditions.

1. Post "In Case of Emergency" signs, with contact person, emergency phone numbers, venue address and phone number.
2. Designate areas that are off-limits to the public and check these areas often. Limit access to specific areas for children not accompanied by an adult.

3. Provide emergency vehicle access.
4. Safety and warning signs should be clearly posted at the site of “attractive nuisance” exposures such as ponds, swimming pools, animal containment areas.
5. Waivers and liability releases should be signed by all guests if any recreational activities are offered.
6. Instruct staff to fully shut down equipment and remove keys when equipment is not in use.
7. Take measures to prevent visitors from climbing on, walking into, or otherwise accessing farm equipment.
8. Bathtubs should have slip-resistant surfaces. Install slip-resistant surfaces inside all tubs and showers that do not already have it. Showers and tubs are a common place for slip-and-falls to occur. Installing slip-resistant surfaces can help reduce guest injuries.
9. Bed bugs are the fastest growing pest control emergency in the developed world. It is estimated that one in five Americans have had bed bugs. This resurgence of infestations has led to its increased focus by the EPA and individual state legislatures. As of July 26, 2017, laws addressing bed bugs have been adopted in 22 states and one territory. Check for bedbugs frequently and if detected take appropriate pest control action immediately.

Airbnb

The AirBnB host guarantee states that the hosts are not insureds or third-party beneficiaries under Airbnb’s insurance policy, and that, if additional protection is sought, “AIRBNB STRONGLY ENCOURAGES YOU TO PURCHASE SEPARATE INSURANCE THAT WILL COVER YOU AND YOUR PROPERTY FOR LOSSES CAUSED BY GUESTS OR GUESTS’ INVITEES IN THE EVENT AIRBNB OR ITS INSURER DECLINES COVERAGE FOR CLAIMS UNDER THEIR AIRBNB HOST GUARANTEE OR YOUR LOSS IS NOT OTHERWISE COVERED BY THE AIRBNB HOST GUARANTEE.” The host must also have used reasonable efforts to comply with AirBnB’s safety guidelines, outlined on the website.

To date, there is little U.S. case law addressing the issue of insurance coverage for Airbnb properties. This may be, in part, a result of the fact that Airbnb’s “terms of service” require disputes with Airbnb to be resolved through arbitration.

Food Safety

1. Comply with all health department regulations. Your local Department of Health sanitarian can assist with questions on planning your operation and the specific details of regulations.
2. All food and drinks must be stored, prepared, served, and sold in compliance with Department of Health regulations and guidelines.
3. Use a sanitizing solution on all areas that come in contact with food products.
4. Use proper labeling and handling techniques. Avoid product contamination.
5. Provide appropriate restrooms and hand-washing facilities, including signage about proper hand washing.

Agritourism, Agritainment & Farms

Agritainment can diversify and add revenue to your farm business. However, whether you host U-Pick crops, fall festivals, farm dinners, weddings, or other on-site activities, bringing the public onto your farm also brings risk.

1. For each agritourism activity you offer, develop a written plan of operation, which provides evidence of efforts undertaken to protect the safety of farm visitors — an important component of protecting the farm from liability in the event of an accident. The plan of operation for each activity should:
 - A. Describe the activity
 - B. Identify potential risks
 - C. Outline strategies for minimizing risks to guests
 - D. Identify the location(s) for posting rules or warnings related to the activity
2. Do not allow visitors to ride on tractors, all-terrain vehicles, etc.
3. Establish a policy that requires children under age 16 to be accompanied by a parent or chaperone.
4. Designate areas that are off-limits to the public and check these areas often. Post highly visible signs in those areas.
5. If animals are present, decide on the level of contact between guests and livestock and reinforce guidelines with appropriate signage and supervision. All animals should be properly contained or secured.
6. Remove manure and replace animal bedding daily.
7. Lock pesticides, fertilizers, and pharmaceuticals in an inaccessible cool, dry, and well-ventilated storage area. Post signs designating chemical storage areas as “restricted”.
8. Provide a straightforward way for guests to inform you if they are scratched or bitten. Use incident reports. If visitors have compromised immune systems or open wounds do not permit them to have contact with animals.
9. If wagon rides are conducted, refer to American Equestrian Alliance wagon, carriage & sleigh safety guidelines.

Swimming Pools

1. Swimming pools should be fenced with self-locking gates, posted rules and signage “No lifeguard, swim at your own risk”.
2. Walking surfaces in the swim area should be slip resistant
3. Life saving equipment should be readily available in the area
4. The pool should not have a diving board
5. Entrapment in drains: body part entrapment has resulted in serious injury and death. Anti-vortex drain covers should be in use. Pump shut off switches should be identified and accessible.

Water Features / Lagoons

1. Install barriers to block access to open water if possible
2. Post warning signs and advise visitors that all water features are off-limits
3. Train staff in water rescue techniques, first aid and CPR.

Liquor

1. There should be a formal alcohol service training plan. Establish a written alcohol service policy and document the training you provide to your employees on its contents with employee signatures. Training for employees should include: photo identification guidelines, refusal of service to minors or anyone who appears to be intoxicated, how to react to unruly or intoxicated guests and how to meet all applicable state laws. Third party companies can provide this training for you professionally. Having a formal policy can help to reinforce the program for your employees and help prevent death, injury, and property damage.

Insurance & Risk Management

Contact Allen Financial Insurance Group for insurance, loss control and risk management questions.

Office: 602-992-1570 Email: ballen@eqgroup.com Website: www.EQGroup.com