



Liability & Property Pool Workers' Compensation Fund

RISK CONTROL SOLUTIONS

A Service of the Michigan Municipal League Liability and Property Pool and
the Michigan Municipal League Workers' Compensation Fund

Basic Guidelines for Fun Yet Safe Hayrides

When you think of hayrides you think of crisp fall air, delicious caramel apples, hot apple cider, corn mazes and Halloween. You predominately see hayrides surrounding Halloween celebrations but it's not unexpected to see them throughout the year at community events and other celebrations.

While hayrides can be fun and create fond memories, there are risks that can surface with the activity. As a community, you can take proactive steps to ensure participants on a hayride not only have a good time, but return safely from the outing. Following are areas that should be considered prior to approving hayrides.

- If the wagon is pulled by a vehicle, make certain the vehicle is in good working order, including hazard lights, headlights, taillights and brakes, and is insured.
- Make sure the person driving the vehicle has a valid driver's license and is not a minor.
- If the wagon is being pulled by a tractor, make sure the tractor has been inspected to include brakes, tire pressure, lights & a slow moving vehicle triangle.
- Towing the wagon with an animal is not recommend. If animals are used, experienced handlers should be present. There may be insurance policy coverage exclusions for animals.
- Make sure the driver, of either type of vehicle, has experience towing a wagon.
- Pull only one wagon at a time.
- Inspect the wagon to ensure there are no loose or rotting boards, sharp edges or splinters, and that the side walls are secure and sturdy enough to prevent a person from falling off the wagon.
- A slow-moving vehicle triangle should be attached to the wagon.
- Have a clearly marked route. Ensure there are no road hazards, steep slopes or obstacles on the route.
- Avoid routes on public roads if possible. If it's necessary to drive on a public road, a safety vehicle should lead and follow the hayride with proper hazard lighting activated.
- Prior to driving with participants on board, the driver should drive the route with the wagon attached to familiarize themselves with the route and how the wagon will respond.
- Provide rules for the riders to follow. Ensure rules and restrictions are posted in open and obvious locations.
- Designate an age at which children must be accompanied by an adult.
- If possible have participants sign a liability waiver.

- A supervisor should ride on the wagon to ensure rules are followed. They should have the ability to communicate with the driver.
- A first aid kit should be present along with individuals(s) trained in rendering first aid.
- Ensure a fire extinguisher is located with the vehicle towing the wagon.
- Emergency plans should be in place with phone numbers that may be needed.
- Provide assistance for the passengers to safely mount and dismount the wagon.
- Ensure passengers remain seated during the ride.
- Maintain a low speed during the entire route.
- Inclement weather should result in canceling any rides.

Rules should be printed as well as posted for all participants to read. The rules should be reviewed with riders before the ride begins. Following are suggestions for rules. Additional rules should be added if specific circumstances dictate.

1. Designate an age at which children must be accompanied by an adult.
2. Designate a minimum age/height for riding alone vs. held. Those that don't meet these guidelines must ride on an adult's lap.
3. Designate a minimum adult to child ratio.
4. Only one person may board or disembark the wagon at a time.
5. All arms and legs must be kept in the wagon when it is in motion.
6. Remain seated while the wagon is moving.
7. No walking on the haybales.
8. No children seated near the back of the wagon.
9. No horseplay
10. No smoking.
11. No lighters.
12. No laser pointers.
13. No alcohol.
14. No firearms.

Hold Harmless / Indemnity Agreements

Hold harmless/indemnity agreements are written agreements whereby one party agrees to hold the other party harmless should a loss occur, and are highly recommended. A hold harmless/indemnity agreement should be reviewed by your legal counsel prior to being signed.

Insurance Coverage

The municipality should consider coverage for all special events, but especially for any events that create a moderate to severe exposure for the municipality, for its employees, and for participants.

If an outside organization sponsors the event, the operators should be required to assume all liability for any claims arising from the event. Establish an acceptable minimum amount of liability coverage required, based on an evaluation of the degree of risk, and require they add the municipality as an “additional insured” on their liability policy, and provide the municipality with proof of coverage documentation.

Pool members who require assistance in determining minimum coverage limits may contact their Municipal Account Executive.

Additional resource; Risk Control Solution on *Municipal Facilities & Special Events* can be found online at: http://www.mml.org/insurance/risk_resources/pdf/risk_solutions/special_events.pdf

Additional questions on this topic can be referred to the MML Risk Management Services Staff or the League’s Loss Control Services.

For more information, contact the League’s Loss Control Services, or MML Risk Management Services.



Important Contact Information

MML Risk Management Services	734/662-3246 or 800/653-2483
Loss Control Services	800/482-2726

Note: *This document is not intended to be legal advice. It does not identify all the issues surrounding the particular topic. Public agencies are encouraged to review their procedures with an expert or a competent attorney who is knowledgeable about the topic.*