

Farms and Fun: Reducing Liability Risk for Agritourism

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COLLEGE OF FOOD, AGRICULTURAL,
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Farms and Fun: Reducing Liability Risk for Agritourism

Research & Materials

[State Agritourism Statutes](#)

[Agritourism and Insurance](#)

[Agritourism Immunity Laws in the United States](#)

[Agritourism Best Management Practices and Plan of Operation](#)

[Workbook: Emergency procedures and safety information for agritourism and related outdoor events](#)

[Decision Making for New Agritourism Activities](#)

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Trends in Agritourism: Popular Events & Activities

Overall Trend



1. Agritourism 365
 - a. More than fall!
 - b. Events & activities out of season
 - c. Spread Fix Costs and Financial Risk
 - d. More than revenue – Customer Awareness
 - e. Keep 'best' staff for all/most of year
2. Authenticity

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Trends We See...

1. Weddings
2. Private Events & Photography
3. Beer, Wine, Spirits
4. Culinary
5. Adventure & Ag-tivities

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1. Weddings



- Pricing
- Add planning services
- Alcohol!?!?
- Rent items

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2. Private Events & Photography



- Birthdays
- Engagements
- Showers
- Unsupervised events?
- Contracts, farmstead rules, etc.



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3. Beer, Wine, Spirits



- Always cutting edge!
- Adding more value to crops
- Tastings
- H



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4. Culinary



- On-Site Food
- Dinner you do/promote
- Dinner for charity
- Specific, higher value added products



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5. Adventure & Ag-tivities (Exercise)



- Connecting to food in a fun way
- Unplugging
- Mazes are still relevant
- Nature connections
- Games, Games & More Games
- Zombie paint

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Planning Agritourism
Activities

Where do we begin?

How are decisions made?

“It looks fun!”

“It seems to make money for them!”

“Can you build that?”

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Decision Making for New Agritourism Activities

What activities worked for you? For others? How do you decide if it will work for your farm?

Decision making for new agritourism activities at the farm are complex. Many farms adopt new activities based on seeing the activity at another farm or venue. While lots of planning goes into the activity, few farms have a comprehensive process they use in developing new activities. The categories below were developed based on reviews of agritourism farms in Ohio to use in selecting new activities.

Enhances My Farm Brand – The farm’s brand is its biggest asset. The brand keeps people returning year after year for activities and events. The brand says who the farm is, how they operate and how they treat customers. Reviewing each new activity as a part of the farm’s brand helps ensure continued success. Using the mission statement to guide the discussion and talk about how the activity fits within the brand and specific aspects of the farm.

Fits My Target Market – Teenagers are very different from toddlers. Keeping mom and dad or grandma and grandpa engaged during visits to the farm matters. Discuss how the target market will engage with the activity.

Safety and Insurance Considerations – Begin by researching best practices for the event (if they exist), and think through scenarios of customer use. Review the idea with your insurance company to see what questions or suggestions they might have. Utilize the website safeagritourism.org provides detailed information to plan for new activities and best practices for many common activities on farms in the US. The website includes walkthroughs of activities, safety checklists, and many resources to assist. In addition to using this information for new activities, agritourism farms should utilize this website for reassessing current activities on their farms.

Labor, Expertise and Cost to Build/Install – While farmers love to build things themselves, this is not always the best choice. Some insurance companies require manufacturer’s specifications and use requirements. Items such as bridges may fall under county jurisdiction. Make decisions on which parts of the activity can be built versus what should be purchased. Purchasing decisions should pay special attention to quality of products and life expectancy.

Topics to Guide Discussion

1. Enhances My Farm Brand
2. Fits My Target Market
3. Safety and Insurance Considerations
4. Labor, Expertise and Cost to Build/Install
5. Labor to Operate
6. **CFAES** Income or Benefit to the Farm

Barrell Train



Pumpkin Slingshot



Activity Idea	Enhances my farm brand	Fits my target market	Safety and Insurance considerations	Labor, expertise and \$ to build/install	Labor to operate	Income or benefit to the Farm	Other
Slingshot	Yes – active, can do with family	Connects parents/kids	Regular safety checks needed New slingshots each season Build is specific due to potential turning of pocket	Est. \$500 per site in supplies	1 person per 2 slingshots. Labor cost would be \$13/hour of operation	Did budget. The farm will net \$10,000 per season	Mom hates this idea. Many accidents on other farms

Paintball



Combine Slide



Easter Egg Hunt



Bauman Farms' Easter Egg Hunt

Check out the most fun, stress-free, and prize packed local Easter Egg Hunt! True fun for the whole family! Bauman Farms in located south of Portland & north...

YOUTUBE.COM

Like

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Share



7,119,141 Views

Farm Fun and Liability Risk

Activity Idea	Enhances my farm brand	Fits my target market	Safety and Insurance considerations	Labor, expertise and \$ to build/install	Labor to operate	Income or benefit to the Farm	Other
Slingshot	Yes – active, can do with family	Connects parents/kids	Regular safety checks needed New slingshots each season Build is specific due to potential tur pod	Est. \$500 per site in supplies	1 person per 2 slingshots. Labor cost would be \$13/hour of operation	Did budget. The farm will net \$10,000 per season	Mom hates this idea. Many accidents on other farms



Liability Risk

Agritourism and liability risk

1. Negligence

- A failure to meet the appropriate duty of care that causes injury to a person or property.

2. Product liability

- A defective product causes injury to a person or product.

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2-year-old boy dies from injuries suffered when bounce pad blows away near Lincoln

From staff reports Oct 6, 2018  2



LOCAL & STATE > Posted August 9, 2017 | Updated August 10, 2017

INCREASE FONT SIZE

Family of Oakland teenager killed in hayride crash settles lawsuit with farm

Cassidy Charette was killed on Oct. 11, 2014, in a haunted hayride at Harvest Hill Farms.

AGRITOURISM INDUSTRY ACCIDENT VICTIMS - THE LAW OFFICES OF SEAN M.

CLEARY

Our law firm provides quality legal representation for those injured in agriculture-related accidents.

Managing agritourism liability risk

- Selection
- Preparedness
- Insurance
- Immunity laws



Factsheet Series: 2019

The National Agricultural Law Center is the nation's leading source for timely, authoritative and objective agricultural and food law research and information.

USDA United States Department of Agriculture National Agricultural Library

This material is based upon work supported by the National Agricultural Library, Agricultural Research Service, U.S. Department of Agriculture.

Agritourism Immunity Laws in the United States

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Agritourism offers a growing business opportunity for farmers and ranches. According to the 2012 U.S. Census of Agriculture, the number of farms and ranches receiving income from agritourism grew from 23,350 in 2007 to 31,161 in 2012 and more than 4,500 of those operations had gross receipts of over \$25,000 from agritourism. Entomazing visitors is an increasingly popular source of revenue for the farms and ranches today.

Running an agritourism business is not without its challenges, however. One primary concern is the possibility that a visitor will be just white on the farm. The types of operations that guests desire from a farm or ranch are inherently risky, such as picking produce, feeding livestock, climbing on farm fences, engaging in recreational activities, and riding on wagons, tractors and horses. If a visitor suffers harm while voluntarily engaging in risky agritourism activities, should the farmer or rancher be liable for that harm?

Over legislators have addressed this liability question by enacting agritourism immunity laws that protect agritourism businesses from liability in certain situations. While it is always imperative for farmers and ranches to use best management practices to reduce the risk that a participant will be injured, these laws can manage the risk of financial

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Agritourism and Insurance
Practical considerations for agritourism operators

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Offering agritourism activities is a fine way to teach people about agriculture or to increase a farm or ranch's income. But agritourism requires an operator to address and additional types of liability risk. Because of this risk, a farmer or rancher must carefully consider insurance needs and secure adequate insurance coverage.

What is agritourism insurance?

Farmers and ranchers obtain property liability insurance to cover the costs of a legal liability incident if income is harmed on the property. Agritourism insurance refers to a customized rider that adds or amends liability coverage above and beyond a farm or ranch's general property insurance policy.

Why do agritourism activities require additional insurance?

While farms or ranches property liability insurance policies cover a wide range of risks, they often don't include the different types of risks that are involved in agritourism. That is, there is no coverage unless the business has added a specific agritourism rider to the general policy. That's because agritourism activities are not typical farming activities and involve participants who may have little familiarity or experience with being on a farm. And the activities themselves—engaging in, horseback riding, picking produce, hunting, fishing, cross country, honey bees—present a higher likelihood of harm than many ordinary activities. While those who engage in agritourism activities voluntarily choose to do so,

Immunity laws

- Agritourism immunity laws
- Recreational user laws
- Equine activity acts
- U-pick immunity laws



States with agritourism immunity laws for agritourism businesses		
Alabama	Maine	Oregon
Alaska	Minnesota	South Carolina
Arkansas	Mississippi	Tennessee
Colorado	Missouri	Texas
Florida	Montana	Utah
Georgia	Nebraska	Virginia
Idaho	New York	Washington
Indiana	North Carolina	West Virginia
Kansas	North Dakota	Wisconsin
Kentucky	Ohio	
Louisiana	Oklahoma	

NAVIGATION

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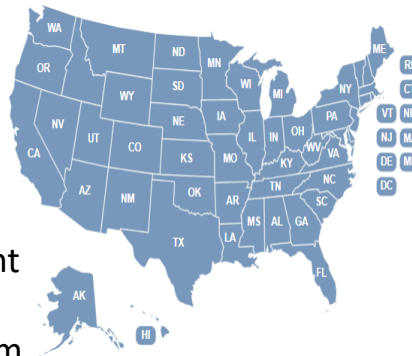
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States' Agritourism Statutes



<http://nationalaglawcenter.org/state-compilations/agritourism>

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Agritourism immunity laws

- Protect the agritourism operator from legal liability for injuries resulting from certain agritourism activities.
- Based on the legal theory of assumption of risk.
 - A participant who voluntarily chooses to engage in a risky activity is responsible for his/her own safety and assumes the risk of being injured by that activity.

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Common elements of agritourism immunity laws

Defining “agritourism”

- What types of operators and activities does the immunity law protect?
- An operator or activity that doesn't fit definitions won't receive immunity.
- Common requirements:
 - Activity takes place on a “farm,” “ranch,” “commercial farm,” “working farm,” “farm engaged in agricultural production.”
 - Operator may or may not receive compensation for the activity.
 - Activity is for educational, recreational, entertainment, historical, cultural purposes.
 - Statute may list specific examples.

Oklahoma Agritourism Activities Liability Limitations Act

“Agritourism activity” means any activity carried out on a farm or ranch that allows members of the general public, for recreational, entertainment, or educational purposes, to view or enjoy rural activities, including farming, ranching, historic, cultural, harvest-your-own activities, or natural activities and attractions. An activity is an agritourism activity whether or not the participant paid to participate in the activity.

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Inherent risks

- Immunity extends only to the “inherent risks” of activities.
 - Naturally occurring risks over which operator has little or no control.
- Statutes define “inherent risks”
 - Fairly consistent from state-to-state, with exception of diseases from animals or manure.
 - Ohio includes possibility of contracting illness resulting from physical contact with animals, feed, waste or surfaces contaminated with waste.
 - Maine includes “the depositing of manure.”
 - Several laws include participant’s actions as an inherent risk.

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Kansas Agritourism Promotion Act

“Inherent risks...” means those dangers or conditions which are an integral part of such agritourism activity including, but not limited to, certain hazards such as surface and subsurface conditions; natural conditions of land, vegetation, and waters; the behavior of wild or domestic animals; and ordinary dangers of structures or equipment ordinarily used in farming or ranching operations. “Inherent risks of a registered agritourism activity” also includes the potential of a participant to act in a negligent manner that may contribute to injury to the participant or others, such as failing to follow instructions given by the registered agritourism operator or failing to exercise reasonable caution while engaging in the registered agritourism activity.

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Exceptions to immunity

- Situations that do not receive liability protection.
- Common exceptions:
 - Operator’s acts constitute negligence or willful or wanton disregard for safety
 - Operator has actual knowledge of a dangerous condition and fails to warn.
 - Operator fails to properly train employees
 - Operator fails to vaccinate or quarantine sick domestic animals.
 - Operator permits minors to use facilities not reasonably appropriate for age.
 - Operator fails to make reasonable inspection of equipment or property.
 - Operator did not meet affirmative requirements of the law.

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Affirmative requirements

- Actions operator must take in order to receive the law's protection.
- Most common: must provide notices to participants.
 - Posted warning signs.
 - Notices in written agreements.
- Some states also require registration or approval of operation plan.

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State laws that require operator to provide notices

	<i>On posted signs</i>	<i>In contracts</i>		<i>On posted signs</i>	<i>In contracts</i>
Alabama	✓		New York	✓	
Arkansas	✓	✓*	North Carolina	✓	✓
Colorado	✓		North Dakota	✓	✓
Florida	✓	✓	Ohio	✓	
Georgia	✓		Oklahoma	✓	✓
Idaho	✓	✓	Oregon	✓	✓
Indiana	✓	✓	South Carolina	✓	✓
Kansas	✓	✓	Tennessee	✓	✓
Kentucky	✓**	✓	Texas	✓	✓
Louisiana	✓		Utah	✓	
Maine	✓**		Virginia	✓	
Minnesota	✓		Washington	✓	✓
Mississippi	✓	✓	West Virginia	✓	✓
Missouri	✓	✓	Wisconsin	✓	
Nebraska	✓				

* In contracts with agritourism participant only. Arkansas 2-11-107.
 ** May post a sign or obtain a signed release indicating that participant has received written notice. K.S.A. 247-809(a) and 7 M.R.S.A § 253.

Wisconsin

Notice: A person who observes or participates in an agricultural tourism activity on this property assumes the risks inherent in the agricultural tourism activity. Risks inherent in the agricultural tourism activity may include conditions on the land, the unpredictable behavior of farm animals, the ordinary dangers associated with equipment used in farming operations, and the potential that a participant in the agricultural tourism activity may act in a negligent way that may contribute to injury or death. The agricultural tourism provider is not liable for the injury or death of a person involved in an agricultural tourism activity resulting from those inherent risks.

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Registration or operation plans

- Operator may/must register with state agency.
- Only registered operations receive liability protection.
- Registration sometimes includes promotion and publicity by the state agency.
- Louisiana requires operation plan certification.
 - Listing of activities, plans for minimizing risks, locations of warning signs.
 - Reviewed and approved by Louisiana Extension.
 - Update every 5 years or when adding a new activity.

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What about waivers?

- A waiver or release of liability states that the participant is assuming the risk of the activity and promises not to sue the operator if harmed.
- Does the immunity law negate need for waivers?
 - Does the law address waivers?
 - Some allow use of waiver rather than posted signs.
 - Does the law cover all of the operation's activities?
 - Does insurance provider or attorney encourage use of waivers?

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Other immunity laws might apply

- Recreational user statutes
 - All states have one.
 - Immunity for allowing recreational uses on property.
 - Some state agritourism laws amended recreational use state to include agritourism or farm touring.
 - Some laws do not apply if landowner receives fee or benefit.
 - See our compilation on nationalaglawcenter.org/state-compilations

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Other immunity laws might apply

- U-pick immunity laws
 - No liability for harm to persons who are on land to purchase or pick fresh produce sold directly from the field.
 - Narrow circumstances: extends to injuries due to land surfaces or tillage of soil.
- Equine activity acts
 - Liability protection if a participant is harmed due to inherent risks of participating in equine activities and being around equine.
 - Require operator to post warning signs.

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Using immunity laws

- Raised as a defense in litigation.
- Harm must be result of an inherent risk or other risk identified in the statute.
- Operator must meet all definitions and requirements of statute.
- Waivers might still be advisable.
- The laws don't replace Best Management Practices and insurance!

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Agritourism and Insurance

Agritourism insurance is special insurance

- Agritourism activities aren't usually included in a general property liability policy.
- Operator must obtain customized "riders" that amend liability coverage above and beyond the general policy.
- Riders should be tailored to the activities taking place on the operation.

How much will it cost?

- Depends upon many factors:
 - Types and number of activities.
 - Number of visitors.
 - Risks inherent in the property.
 - Precautions and management practices.
 - Compliance with laws, regulations and industry practices.
 - Immunity laws.

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Insurance considerations

- Not all companies offer agritourism riders.
- Find a company and agent familiar with agritourism.
 - Check company's A.B. Best rating
- Review all activities with agent to ensure coverage.
- Be aware of policy exclusions.
- Maintain regular communication with agent—new or ceased activities, property walk-throughs.
- Keep adequate records.
- Don't disregard practices and preparedness.

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Emergency Preparedness

Online Bulletin
Available at:

u.osu.edu/agritourismready

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Agritourism Emergency Preparedness

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- HOME
- HOW TO START YOUR PLAN
- RISK MANAGEMENT
- EMERGENCY ACTION PLANS
- NATURAL DISASTERS
- MAN-MADE DISASTERS
- SECURITY EMERGENCY
- RECOVER PRACTICES
- IMPROVE PRACTICES
- ADDITIONAL RESOURCES

Agritourism Ready

A One Stop Shop for preparing your emergency management plan

Ohio State University Extension is excited to bring this curriculum to farm families in Ohio and across the nation. This project is the result of two grant projects, focusing on the unmet need for emergency preparedness materials within the agritourism industry in Ohio.


The curriculum focus is seven units, comprised of chapters specific to Risk Management and addressing potential emergencies. Chapters within each unit strive to educate the farm management team to develop their plan, including the details needed to print a detailed emergency preparedness plan for use in their business. Part of this plan will be a posted flip-chart for hands-on access to employees and others who will assist with the response to and mitigation of the emergency.

This optimized website was developed for use by the management team in preparing the plan and to educate employees on how to deal with specific emergencies. It can also be used by educators to teach this curriculum. For a primer, you can watch this webinar recording: [\(INSERT WEBINAR RECORDING HERE – YOU TUBE?\)](#)

This project aims to increase the overall emergency preparedness capacity of agritourism and direct marketing enterprises, which in turn increases the preparedness of the communities in which they exist.

Follow us at u.osu.edu/directmarketing and click follow button at the bottom of the screen.

This material is based upon work supported by USDA-NIFA under Award Number 2013-4210-215F



United States Department of Agriculture
National Institute of Food and Agriculture

Start Here:
[First Unit: How to Start Your Plan](#)

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- HOME
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- ADDITIONAL RESOURCES

How to Start Your Plan

ACKNOWLEDGEMENTS **do not include:**

- DISCLAIMER [statements](#)
- DIVERSITY & ASSISTANCE [this website](#)

HOW TO USE

an important part of understanding the purpose of making a plan and understanding how to use the website. It includes the authors and their contact information to answer specific questions throughout the process.

- Each page of this website includes a 'next' type button on the bottom right of the page to process through the plan process in order.
- In addition to following along through this website, we encourage you to print this checklist to use in navigating the website and making your plan:
 - [Printable checklist](#) (pdf format)

Once you've printed your checklist, start at this link to begin your process of making a plan.

First Chapter: Acknowledgements

[Exit](#)

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HOME

HOW TO START YOUR PLAN

RISK MANAGEMENT

EMERGENCY ACTION PLANS

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MAN-MADE DISASTERS

SECURITY EMERGENCY

RECOVER PRACTICES

IMPROVE PRACTICES

ADDITIONAL RESOURCES

RISK MANAGEMENT

Chapters in this unit include:

1. [Managing Risk](#)
2. [Safety vs. Emergency Preparedness](#)
3. [Training Resources](#)

This unit should be completed by the owners and/or the lead person assigned to emergency preparedness BEFORE the management team starts to work on the plan. It is important for the leaders to understand the concepts before involving the rest of the team. This is especially important for knowing the difference between safety and emergency preparedness.

Completing these chapters will help you understand the concepts of managing risk in your business through various methods. It will help you discern the difference between safety and emergency preparedness. This will help you make a better flipbook without getting bogged down in the details of safety on the farm. Safety is important and should be considered in other aspects of risk management on your farm. The training resources throughout this website can be used to train your management team and or your employees. By completing your plan through this website, you will have a better understanding of what is needed for your specific employee trainings.

To begin this unit, click below:

First Chapter: [Managing Risk](#)

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Risk Management

- Perform a Risk Analysis
- Determine your actions

Risk Management Method Matrix		
	Low Severity	High Severity
Low Frequency	Reduce or Accept	Reduce or Accept
High Frequency	Reduce or Transfer	Reduce, Transfer or Avoid

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Safety vs. Emergency

Safety Preparations

- Putting in fire control systems
- Making rules
- Eliminating potential injury 'items'
- Equipment back-ups
- Etc.....

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Emergency Preparedness

The National Fire Protection Association (NFPA)

"Activities, tasks, programs, and systems developed and implemented prior to an emergency that are used to support the prevention of, mitigation of, response to, and recovery from emergencies."

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What does it mean to be Emergency Ready?



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Why Be Prepared in Emergency Management?

- Emergencies and disasters do not discriminate - they can happen anytime, anywhere, and to anyone.
- Just as individuals and families must prepare for emergencies, so too must businesses. **Preparedness helps to ensure the safety of people and assets, which in turn helps to protect the business investment itself.**
- Agriculture operations are unique compared to other businesses.

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Creating a Farm Support Team

- Start with county Emergency Management Agency
- Meet with local fire department, Health Department, EMA, Sheriff, Local Police, Attorney and Insurance Representative .
- Each team member has a Unique role
- Host a familiarization tour of your farm and agritourism operation
- Provide a copy of finish product to team members.

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Scenarios:
Planning for the 'what if?'

Traffic Accident

- Train staff to call 911 and give location
- Treat as an off farm accident
- Provide emergency access
- Work with officials to mitigate risk to emergency responders



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On June 29th, a wedding was about to take place at the scenic Blue Waters Farm. Unfortunately, at 2pm a derecho straight wind storm blew through and took out the power in the entire tri-county area. Currently there is no estimated time of when the power will be restored. The passing storm caused the temperature to rise to 85 degrees with humidity at 90 percent. The wedding is supposed to start at 6:30pm in the barn and currently there is a tree across the driveway, the caterer doesn't know where to setup, and the generator is too loud that it drowns out the ambience of the wedding.

- **What precautions should the owner take before the wedding begins?**
- **What food safety concerns are there?**
- **What are the ventilation concerns?**
- **What other utilities go out when the electric goes out?**

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Lost Power/Utilities

Can you stay open?

- Worth having generator?
- Water for food service
- Septic issues
- Your payment systems



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Review what to do when 'it' happens Example: Recover



Who's in charge? This is the communications person on the farm.

- Every question goes to this one person
- It's part of your plan
- Do not deviate no matter what
- Consider a professional PR person

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End Result: An Emergency Action Plan

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Sally's Pumpkin Patch

Emergency procedures
and safety information
Sally's Pumpkin Patch

With applications to pick your own farms to large agritourism operations, fairs, festivals and other events as they plan for emergencies when customers and crowds are present.

Natural Disasters: Storms, Tornadoes, Floods

Fires

Injuries and Medical Emergencies

Equipment Failures – Operations & Financials

Traffic Accident – Main Road or on Property

Armed Intruder

Aggressive Guests

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A flip chart to hang up at the farm will be your end result.

It is a starting point to adopt emergency plans.

The Powerpoint file can be branded to the specific farm.

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<p>Numbers you need</p> <p>Sheriff _____ Gas provider _____ Elect provider _____ Owner Cell _____</p> <p>Information to know</p> <p>Watch vs. Warning Weather alerts for smart phones NOAA weather radio</p> <p>1. Know who makes the call... a. When it's a watch we _____ b. When it's a warning we _____ c. We evacuate when _____</p> <p>2. Storm Shelter Location: _____</p> <p>Resources to review</p> <p>Ready.gov/business sba.gov/content/disaster-preparedness NWS Storm Spotter classes; NOAA site</p>	<p>Procedures to follow</p> <ol style="list-style-type: none"> 1. Talk with sheriff or local official about the decision to evacuate or remain in place. <ol style="list-style-type: none"> a. Make decision based on this and the plan 2. Use siren or speaker system to communicate with guests/employees and give authority. 3. Employees know to respond by: <ol style="list-style-type: none"> a. Directing traffic out of farm OR b. Directing guests to the designated shelter area 4. Get remaining employees or even guests to safest location. 5. Communicate end of threat or event to all remaining at location. 6. Refer to medical emergencies or other section if necessary. 7. Have EMA designate IF you have a building that can be a storm shelter.
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Natural Disasters: Storms, Tornadoes, Floods



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HOME

HOW TO START YOUR PLAN

RISK MANAGEMENT

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NATURAL DISASTERS

MAN-MADE DISASTERS

SECURITY

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RECOVER PRACTICES

IMPROVE PRACTICES

ADDITIONAL RESOURCES

Search this blog.

How to use

How to use this workbook:

- This website is an online workbook to make a plan.
- This workbook is a starting point, not end point.
- This workbook is meant to be used as part of a presentation workshop to complete a plan for a specific business operation. If not used in combination with a presentation, use the red "next" or "back" buttons at the bottom of each page of the website to follow along and make your plan. The videos will assist you with each section and can be used for employee training once your plan is complete.
- Plan Pages for desktop use and printing your workbook – You will need to print the pages to start and use [video to prepare your plan.](#)
 - Download the plan pages in PowerPoint format, here [Fullbook – Print For Website](#)
 - 88 in-page images [Download](#) for use in your plan.
- Some pages are just for your team.
- Pages with "Posting Page" should be printed for posting at farm.
- You can copy/print new Posting Pages for extra topics for your plan. Blank, Extra Plan Pages can be downloaded, here [Blank Plan Pages](#)

Once you have printed the plan pages, you can use them as an outline to prepare your plan as a management team.

You have completed the Link on "How to Start Your Plan".
You are ready to move to the next unit.

Next Unit: Risk Management

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Farms and Fun: Reducing Liability Risk for Agritourism

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