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# Hayride insurance too much of a risk

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Hayrides may be a lot of fun for those who go on them, but they're only a headache for insurance companies.

In fact, they are considered a higher liability risk than fireworks displays, and getting a policy to cover a hayride is nearly impossible, according to industry sources.

Accidents like the one Saturday near Assyria in Barry County — even though police said the wagon driver was not at fault — aggravate the problem.

A driver was treated and released from a hospital after his vehicle hit the tractor pulling a hay wagon with members of Apostolic

## Weekend accident adds fuel to controversy

■ **Near-tragic hayride brings heroes out in force.** 1A

Faith Temple, 511 Morgan Road, about 9:20 p.m. on Tasker Road. None of the church members were hurt.

However, the Rev. Jonathan Lower said he won't do any more hayrides because of the accident. He had conducted the hayrides at his farm for 20 years.

"A lot of churches have quit," he said. "It's gotten so dangerous, with cars traveling at a high rate of speed. In years past, there wasn't hardly any traffic at all."

The church had general liability insurance coverage that would have covered any injuries in a hayride accident.

But if the church had filed a claim for a hayride accident, the company almost certainly would have excluded hayrides from future coverage, said Carol Barrick, agent with The Garrett Agency in Kalamazoo.

Insurance for any school, church or business that conducts hayrides would be much more difficult to obtain than for a fireworks show, Barrick said, especially if the wagon was driven by a horse.

Hayrides are not specifically ex-

cluded in a standard liability policy "but if an underwriter found out a client was conducting them, they'd probably would want to exclude it," Barrick said.

She advises people who do give rides to check with their insurer on any possible exclusions.

Insurance companies do not like covering hayrides because of the high risk, said Gary Mitchell, spokesman for Professional Insurance Agents in Lansing.

"There's a tremendous possibility here for liability, with people sitting there unexposed, open to that kind of physical damage.

"This is the time of season when

you see a lot of it. It's fairly popular in more rural college towns, particularly."

Some hayride providers get by the liability questions by running their wagons only on their private property and never going onto roads.

"Our rides are all in a field and we don't do anything after dark simply because we would not want an accident," said Eleanor Iott of Nottawa Fruit Farm in St. Joseph County, which carries up to 4,000 people a week on rides.

"We're tractor driven, so there's no volubility of horses. We have three-foot rails on wagons, and steps attached to the wagon. We're very safety-conscious here."

**Dangerous Trailers.Org & Dangerous Hayrides.Org Injured Never Recorded and Never Reported To NHTSA Hayride Accident Battle Creek Enquirer Battle Creek Michigan 23 October 1990**

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