



## Wisconsin Land+Water Conservation Association

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Date: May 5, 2022  
To: WI Land+Water Area Association Coordinators, Presidents  
From: Matt Krueger, Executive Director  
RE: Liability Information for Area Associations

Following April 5, 2022 county board elections, some WI Land+Water area associations may experience turnover in officers, coordinators, and/or WI Land+Water board representatives. WI Land+Water is providing the following information to area associations upon consultation with our insurance provider, around the subject of area association liability considerations, in advance of spring meetings and planning for 2022 area association annual tours.

As area associations typically hold annual tours that may involve a “field trip” component such as farm tours, project site visits, hikes, bus rides, etc., **each area association should consider purchasing a general liability insurance policy to protect the area association in the event of an injury that occurs on annual tours.** Rates will vary, but such a policy could be obtained for around \$500 per year.

Area association annual tours may also include visits to private homes, businesses, or farms. As part of the planning process, **area associations should also ensure that the tour site host has sufficient and appropriate insurance coverage, prior to the visit.** The 2014 Wisconsin Agricultural Tourism Liability Law (Wisconsin Act 269) provides some farms limited liability protections (see attachment for more information on this law).

Regardless of the liability insurance carried by both the area association and the private home, business, or farm tour site host, **area associations should consider utilizing a waiver form for annual tour participants,** which could provide enhanced protection to area associations and tour site hosts by stipulating there is a risk for participants, in spite of relevant area association/tour site host liability coverage.

WI Land+Water recognizes that this issue is one that area associations have likely not previously acted upon, and which may have implications for area association budgets and possibly membership dues, should area associations choose to obtain a general liability insurance policy. We also recognize that area associations may have questions about this issue, which WI Land+Water’s State Farm insurance provider would be happy to help area associations work through, including making connections to local insurance providers, if applicable. Please feel free to copy me in correspondence with Beth Thompson.

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