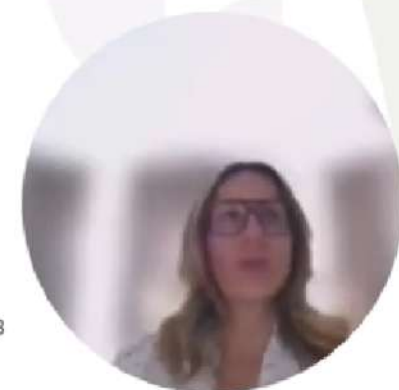



# The issues to be addressed

- ✓ Who are fragile workers?
- ✓ The reference legislation for farm
- ✓ What are the elements to be assessed when taking out insurance policies?




# Who are fragile workers?

According to Law 141/2015, Fragile persons include:



Disabled workers: People with physical, mental or sensory disabilities who need specific interventions for social and work inclusion



Disadvantaged workers: People who, due to economic, social or family conditions, are in disadvantaged situations and need support for social and work inclusion (prisoners, ex-convicts, drug addicts, immigrants, etc.)

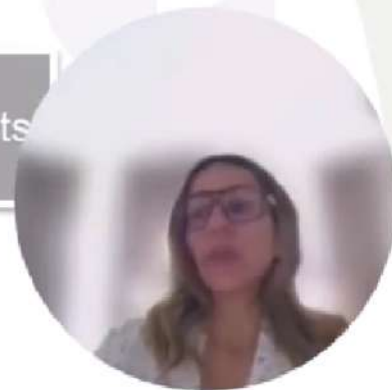


Minors of working age: Minors involved in rehabilitation and social support projects



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# What is the purpose of Law 141/2015?



## Social and labour integration

- Facilitating the labour inclusion of vulnerable people through agricultural activities

## Social and socio-health services

- Providing social and health services using the resources of agriculture

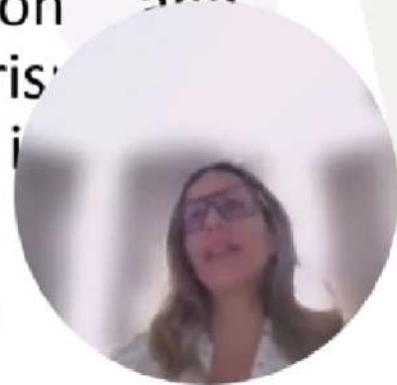
## Education and Inclusion

- Promoting environmental and food education, and social inclusion through agricultural projects



# Work safety is a moral obligation!

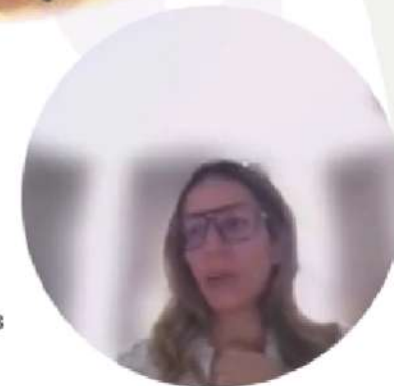
The culture of safety at work is one of the moral obligations and indicators of the civilised evolution of a society. It arises from the joint action of two processes: the regulatory and the social. Safety in the workplace is also an obligation for the agricultural sector, since it is characterised by elements of considerable complexity: from the high specialisation of production processes to the coexistence, on a single farm site, of different cultivation and/or breeding systems, up to the more recent coexistence with diversification and multifunctional activities such as: direct farm sales, tourism, educational activities, social agriculture, all activities that involve interactions between potentially involved subjects.





# Italian legislation on safety at work

Over the years, there has been a gradual streamlining of regulatory and accompanying measures aimed at introducing a real 'culture' of risk prevention in companies and the various people working in them and, at the same time, more information, knowledge and skills to reduce the risks of work-related accidents in companies.



# The reference legislation

Safety at work on social farms is regulated by several European directives that set out general principles and minimum standards for the protection of workers' health and safety.

The European Framework Directive 89/391 EEC on workers' health and safety, adopted in 1989, was a milestone in the improvement of health and safety at work. It guarantees minimum health and safety requirements throughout Europe although Member States are allowed to maintain or establish stricter measures.



# The reference legislation: 89/391 CEE

## FRAMEWORK DIRECTIVE

Risk assessment: Identifying and assessing workplace risks

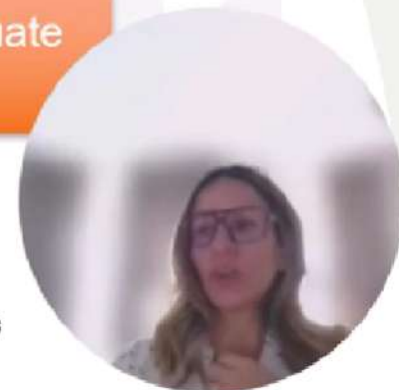
Prevention: taking preventive measures to eliminate or reduce risks

Training and information: Ensuring that workers receive adequate training and information on risks and safety measures



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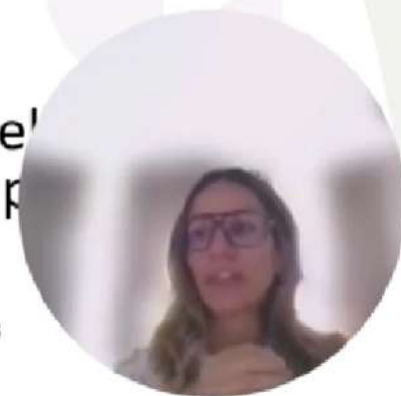




# Legislation in Europe

In addition to the framework directive, there are several specific directives dealing with particular aspects of safety at work, including:

- ❑ Directive 2009/104/EC: Concerns the use of work equipment and lays down minimum requirements for the safety of machinery and equipment used in agriculture.
- ❑ Directive 98/24/EC: Protection of workers from the risks related to chemical agents at work, relevant to the use of pesticides and fertilisers in agriculture.
- ❑ Directive 2000/54/EC: Protection of workers from risks related to biological agents, relevant for those working with animals and products.

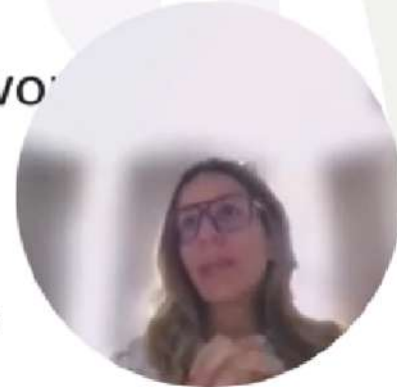




# Legislation in Europe

Social farms must comply with these directives by taking specific measures to protect fragile workers. Some key aspects include:

- ❑ Ergonomic adaptations: Modifications to workstations to reduce the risk of musculoskeletal injuries.
- ❑ Personal Protective Equipment (PPE): Provision of appropriate PPE to protect workers from physical, chemical and biological hazards.
- ❑ Continuous Training: Specific training programmes for frail workers ensure they are aware of risks and safety measures.



# Italian legislation on safety at work

In Italy, the current legislation on occupational safety in agriculture is based on Legislative Decree No. 81/2008, updated with further amendments and additions, known as the Consolidation Act on Occupational Health and Safety, which regulates the documentation obligations of agricultural enterprises and provides guidelines for the implementation of measures to prevent and protect against possible risks. It is also important for SF operators to take out appropriate insurance policies against risks, accidents and damage that may occur during the exercise of SF activities.



# Italian legislation on safety at work

The decree establishes general protective measures for all workers.

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## Purpose:

The decree aims to guarantee the health and safety of workers in all workplaces, standardising legislation at national level

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## Obligations of the employer:

Assess all the risks present in the workplace, Ensure the education, information and training of workers, Organise health surveillance

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## Worker's obligations:

Take care of their own health and safety and that of others, Participate in training and education, Use safety equipment (PPE) correctly

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# The main contents of the decree.....

Definitions and general principles

Risk assessment

Health surveillance

Emergency management

Technical and administrative documentation

Education, information and training

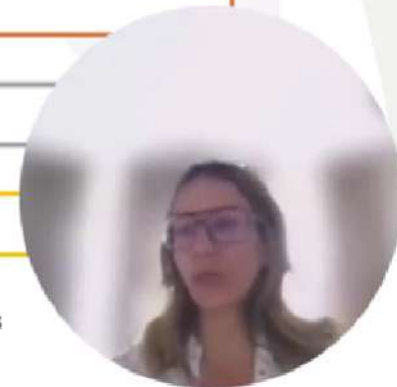
Consultation and participation of workers

Criminal provisions



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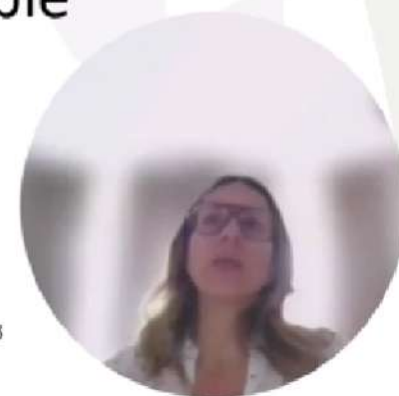
# Work safety on farms

For farms with at least one employee (with a contract of any kind) or with one or more partner workers, the responsibility for compliance with occupational safety falls on the employer, who in the event of checks must be in possession of the Risk Assessment Document (DVR), the report on the delivery of personal protective equipment (footwear, gloves, etc.), a company emergency plan with the measures to be implemented in the event of fire and evacuation of workers in the event of serious and immediate danger, which must be commensurate with the nature of the activity, the size of company and the number of people present.



# Work safety on farms

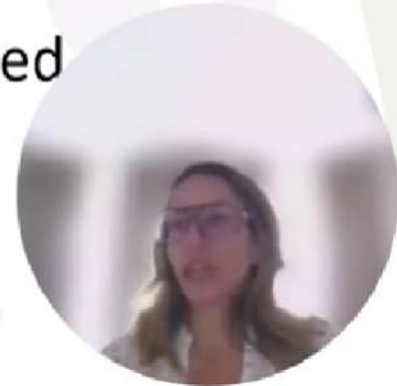
In addition to the documentary part, there are other risk prevention measures to be implemented: - safe and hygienically suitable working environments; - information, education and training of workers on the risks; - training for machine and equipment qualification; - provision of protective devices and CE marking on machines and equipment; - first aid kit (variable in size, depending on the number of employees present); - fire extinguishers (variable in number, depending on the size of the premises).



# Work safety in social farms

The following actions are essential for companies operating in social agriculture and with a user base of low-contract subjects

- constant verification that the recipients of SF activities use PPE;
- continuous verification and maintenance, and before each use, of the machinery and equipment used by the recipients of SF activities;
- verification of the places where Animal Assisted Interventions (IAA) are carried out



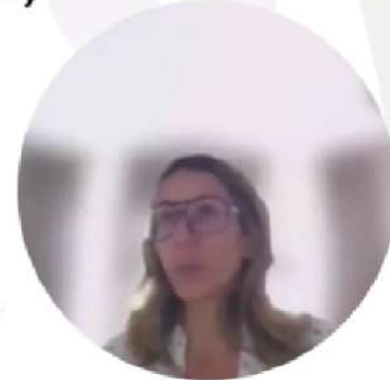


# Insurance policies in social farming

Insurance products must be social tools for the safety and prevention of the individual (person) and the group (cooperative, association, and company). It must, in addition, consider the needs of farms practising social farming, also in accordance with Legislative Decree 117/2017 (Third Sector Code).

The policy may be taken out

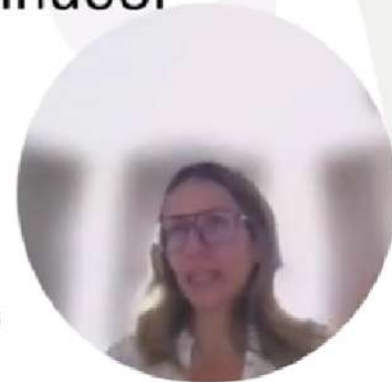
- ☐ bytenant owners;
- ☐ non-tenant owner-tenant farmers;
- ☐ tenant farmers;
- ☐ social cooperatives;
- ☐ social enterprises;
- ☐ networks of enterprises;
- ☐ operational groups.





# Why take out an insurance policy for SF companies

- ❑ The policy must insure against risks, accidents, damages within the scope of all social farming activities as defined by Law No 141 of 2015.
- ❑ It must cover against third party liability (related to the work activity and external guests who come to the farm), damages, risks to people, animals and things within the spaces (indoor and outdoor) of the farm.



# Insurance policies for SF farm

- ❑ In addition, accident cover must be activated to insure employees, collaborators and trainees of Third Sector Organisations, Companies with a Positive Social and Environmental Impact and Solidarity Economy entities against accidents that may occur in the company or in the transfer to the company.
- ❑ The guarantee is provided provided that the activities are carried out in compliance with the obligations set out in Legislative Decree No. 81/2008 or the Consolidated Safety Act.
- ❑ Many insurance companies grant protection as long as the insured person is registered on the provincial list of Social Farming operators



# Conclusion

Occupational safety in social farms is a crucial issue, as these businesses combine agricultural activities with social interventions, involving disadvantaged people. Ensuring occupational safety on these farms requires an integrated approach that combines regulatory compliance with practical preventive measures. Continuous training is one of the key aspects to protect workers and promote a safe and inclusive working environment.

