

**TRACTOR  
ADVICE  
WORTH  
LISTENING  
TO.**



**FMG**  
Advice & Insurance

*We're here for the good of the country.*

# EVERY YEAR WE SUPPORT AROUND 5,750 FMG TRACTOR OPERATORS AFFECTED BY DISRUPTION.

As an advice-led insurer, we're committed to helping farmers, growers, and provincial businesses avoid disruption and minimise losses – reducing stress, lost production, and downtime. Tractors are a key asset to many farming operations, so it's important we highlight key areas of risk and share advice to avoid these happening to you.

## DID YOU KNOW?



We have paid \$1.4 million for implements damaged in tractor accidents.



Decreasing the speed around a corner from 40km/h to 35km/h decreases the force trying to roll the tractor by 25%.



Cattle have been involved in almost \$1 million in damage to tractors.

### More information

- [farmstrong.co.nz](http://farmstrong.co.nz)
- [worksafe.govt.nz](http://worksafe.govt.nz)
- [acc.co.nz](http://acc.co.nz)

# FMG TRACTOR CLAIMS\*

January 2017 to December 2021

**\$57.7M**

Total claims paid

**9,271**

Total claims

**36**

Average claims  
per week

Fire damage

**7%**

of claims

Tractor accidents

**45%**

of claims



Tyre damage

**39%**

of claims

Other\*\*

**9%**

of claims

\* Excluding glass claims

\*\* Includes indeterminable causes

## A FEW THINGS WE'VE LEARNT ABOUT...

# TRACTOR ACCIDENTS & TYRES

We've paid over 7,800 claims related to tractor accidents and tyres – costing almost \$38 million. Tractor accidents also create the risk of potential injury and death to the operator.

## Accidents involving a front-end loader (FEL)



Unsecured loads and incorrectly fitted attachments can potentially fall on the operator or bonnet, and can lead to tractor damage. Tractors with a falling-object protective structure can protect you.

### Advice worth listening to:

- **Keep the height to a minimum and check the tractor's lift capability.** It's important to not exceed the weight limits specified.
- **Crowd the loader all the way out.** This ensures the attachment is secured before using. If possible, use a self-levelling loader.
- **Back down slopes if carrying a load.** This will help maintain the tractor's centre of gravity.

## Rollovers



Rollovers are the leading cause of significant damage in tractor accidents. While these claims don't happen often, they can have a serious impact on both the tractor and operator.

### Advice worth listening to:

- **Keep it low, keep it slow.** Drive with the FEL positioned as low as safely possible to maintain a lower centre of gravity, especially if carrying a load.
- **Don't turn down slopes.** It's easy to lose control down a slope and the wheels can start sliding no matter how hard the brakes are on.
- **Be cautious of trailers.** Even if the tractor is stable, a trailer has the potential to pull the tractor down with it.

## Damage to the tractor

Damage is often caused by driving into gudgeons, or over objects hidden on the ground like stumps, sticks, and waratahs.

A fifth of tyre claims occur from hitting gudgeons or posts when driving through gateways. This kind of damage frequently leaves the tractor unusable, meaning an alternative tractor, wheel, or tyre is required causing delays and disruption.

### Advice worth listening to:

- **Keep paddocks and laneways tidy and clear.** Balage wrap easily entangles itself on the driveshaft. Watch out for old wires, posts, and waratahs.
- **Inspect the paddock.** Knowing past activity can give an indication of what risks to look for. Use flags or cones to identify hazards such as irrigator anchor points, water troughs, pipes, and tree stumps.
- **Mind the gap.** Step out the available gateway space and ensure the tractor, trailer, and implements will all fit through.

# FIRE DAMAGE

On average, a tractor catching on fire is the most destructive and impactful loss that can happen. Over a third of tractors that catch alight have resulted in a complete loss – they burn so quickly that fire services often need to save surrounding buildings as the tractor has already been destroyed.



## Stop & Pop

Almost a third of tractor fire claims involve birds, commonly starlings, nesting under the hood. Over 80% of these claims happen in spring, so it's important to be vigilant throughout nesting season. Starlings can build their nest in well under an hour.

### Advice worth listening to:

- **Stop & Pop.** Always check under the bonnet for nests before starting the tractor. Leave it up when parked to deter birds from nesting.
- **Have a fully serviced fire extinguisher in the tractor.** Fires usually start in or around the engine or electrics. It's essential to have a fire extinguisher on the left side of the seat and ensure it is an appropriate size to quickly get out of the cab.
- **Regularly change parking location and orientation.** Separating the tractors also helps reduce the risk of all the tractors catching fire together.

# IMPACT ON THE OPERATOR

While tractor accidents can put the tractor and implements out of action, they can also impact the operator. ACC receives on average seven fatality claims each year due to tractor accidents.



### Advice worth listening to:

- **Make sure operators are trained, inducted, and capable.** Tractor driver training is an efficient and effective way to ensure operators are fully equipped with the skills to operate tractors safely.
- **Take regular breaks.** Make sure you and the team are well hydrated, eating well, and taking regular breaks – especially during hot and busy periods. Monitoring rosters is important to avoid driver fatigue.
- **Communicate with your team.** Communication is key for all operations, and it's important to know what's happening each day. Before heading out to the paddock, make sure your team knows where and when you are going in case of an emergency.



Check out Farmstrong's resources for more information on how to improve wellbeing on farm.

# TRACTOR MAINTENANCE

Maintaining your tractor is essential for the safety of you, your employees, and the efficiency of the vehicle itself. Not completing regular maintenance checks can lead to potential mechanical breakdowns or even harm to the operators.

## Tyres, and everything associated with or connecting them to the vehicle

- Tyre pressures are checked and adjusted according to the job type, terrain, and season.
- Tyres and rims are undamaged (no cuts or cracks visible).
- Suspension and shocks are not loose.
- No fluid leaks.

## Chassis and bodywork, and everything associated with both

- Underbody is sound, no fluid leaks, and nothing is 'hooked up'.
- Legal documentation is current and correct (WOF, Road User Charges, etc.)
- Bodywork is inspected and damage is noted/reported.

## Lights and electrics

- All lights are serviceable and visible (lenses are intact and clean, wiper blades ok).
- Under-bonnet items, like battery mounts and terminals, are secure.
- Dashboard warnings lights and messages are accounted for and understood.

## Fire extinguishers

- Fire extinguisher is kept vertical (where possible).
- Fire extinguisher is inspected and the needle is pointing into the green section of gauge.
- Operators know where to find the fire extinguisher and how it works (practice using an expired fire extinguisher).
- Fire extinguisher serviced (annually).

## Bonnet, oils, and all other fluids

- Checked for bird/rat nests, or build up of debris, under the bonnet and between the cab and transmission.
- Oils and fluids (e.g. engine and transmission oils, and brake fluid) are at correct levels as recommended by the operator's manual.
- Coolant is checked and the radiator and associated hose-ware is secured and serviceable.
- Fuel level is suitable for the intended duration of use.

## Cabin and controls

- Inside of cab is clean – tools, dirt, and debris can get stuck under the pedals, compromising the ability to brake. It creates fire hazards and may impact the controls and implement operation.
- Glassware and mirrors are clean/adjusted correctly.
- All controls, including brakes, are understood and in serviceable condition.
- Seat belts are serviceable.



Check out WorkSafe's tractor maintenance checklist for more information.