



**QUAD BIKE &
SIDE-BY-SIDE ADVICE
WORTH
LISTENING
TO.**

We're here for the good of the country.

FMG
Advice & Insurance

FMG QUAD BIKE AND SIDE-BY-SIDE CLAIMS*

Jan 2018 to Dec 2022

\$14.4M

Total
claims paid

9

Average claims
per week

\$6,000

Average value
of a claim

*Excludes glass claims



Accidents
80%
of claims

Burglary/Theft
12%
of claims

Fire
5%
of claims

Other *
3%
of claims

*Includes water damage, fuel contamination, tyre damage and other weather-related causes.

A FEW THINGS WE'VE LEARNT ABOUT...

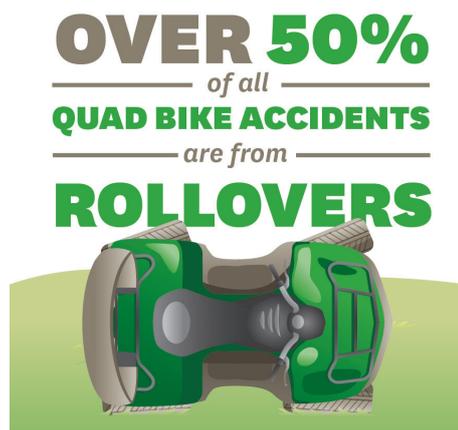
QUAD BIKE AND SIDE-BY-SIDE ACCIDENTS

Rollovers are the leading cause of damage for both quad bikes and side-by-sides. While they handle differently, we have found some similarities in the risks posed by the person, vehicle, and terrain.

The Person

While many factors of an accident are uncontrollable, the one thing you can control is what you do. Accidents can happen when the rider/driver is distracted, and as quad bikes and side-by-sides are often used to complete tasks like spraying and mustering, a small lapse in concentration can lead to a collision, or worse, a rollover.

Accidents may be common, however rollovers put more than the bike at risk of harm. The higher center of gravity on a quad bike can make it less stable and more susceptible to rolling over when compared to a side-by-side. Speeding, overloading or how they're handled on uneven terrain such as making sharp turns, can cause either vehicle to roll. Ensuring we are using the right vehicle for the right task can help lessen the odds. Quad bikes are ideal for getting around the farm and side-by-sides are more suitable for towing loads or carrying passengers. Making sure the vehicle is safe, well maintained and fit for purpose is all in your control.



Advice worth listening to:

- **Take a break.** Fatigue will slow down your reaction time. Being tired or stressed may mean you are less likely to notice a change in your surroundings. Take regular breaks and remember to fuel up with healthy food and stay hydrated. That one last task could be your last.
- **Focus on the ground ahead.** Be willing to let the stock get away rather than putting the vehicle and yourself in a compromised position. When you are concentrating on a task it can be easy to forget simple things like putting the handbrake on.
- **Gear up.** It's important to make sure everyone uses the appropriate safety gear such as helmets, and wears the seat belt in a side-by-side. Do not remove the side doors or nets if they're fitted on your side-by-side.
- **Rider/driver training.** Ensure everyone that uses the quad bike or side-by-side are familiar with the vehicle and have the necessary skills. Quad bikes in particular require an active riding technique that involves shifting your weight to help maintain stability and control. Subtle handling differences can also exist between manufacturers and even between different models.

The Vehicle

The versatile nature of utility vehicles means they are often pushed beyond their means. It's important to understand the limitations or features of your quad bike or side-by-side.



The Terrain

Seasonal differences, weather, and stock movement will cause changes to your terrain.



Advice worth listening to:

- **Check your tyre pressure and tread depth.** Varying or incorrect tyre pressure can impact traction and stability, contributing to a potential rollover. Know your manufacturer recommendations and check your tyres regularly as part of a pre-ride check. You may need to adjust your tyre pressure seasonally or with changes to your terrain.
- **Stick to the weight limit.** Overloading or incorrect weight distribution can impact stability and braking capabilities. It's important to only use trailers suitable for use with the vehicle and not to exceed vehicle manufacturer's towing limits.
- **Only use compatible aftermarket accessories.** WorkSafe strongly recommend fitting a crush protection device on your quad bike. These provide extra safety for you in the event of a rollover. Be aware of how other aftermarket accessories affect stability and weight distribution. It's important to talk to an expert and have them correctly installed. Likewise, side-by-sides may have a front or rear windscreen fitted or the option to add one. While they provide the additional benefit of protecting against debris these can affect visibility if they're scratched or become sun damaged.

Advice worth listening to:

- **Slow down.** It doesn't take much to roll. An object 15cm in size (such as small logs, mounds, ruts, etc) hit at the relatively low speed of 25 km/h can cause a quad bike to roll.
- **Stick to the track.** Ensure new staff and visitors are familiar with the terrain and potential hazards. Stick to the tracks where possible.
- **Check the depth of waterways before crossing.** Movement of the bed and water levels may make previously crossable streams impassable.
- **Use the right vehicle for the right job.** Sometimes you may need to park up and use the ute.. Remember if taking passengers that some vehicles are not meant to carry extra people.

For more information on vehicles on farms, visit WorkSafe.



FIRE



BIRDS NESTS ACCOUNT

for almost

1 IN 5 FIRES

IN QUAD BIKES & SIDE-BY-SIDES



While birds nesting is a common occurrence in tractors, the warm sheltered body of the quad bike or side-by-side is a common spot for starlings too. Birds' nests, as well as wiring and engine issues are common causes of fires.

Advice worth listening to:

- **Check for birds' nests.** It's important to be vigilant, especially in Spring.
- **Complete regular maintenance checks.** This will prevent build up in your air and fuel filters and reduce the risks of a potential fire. Remove debris such as hay from exhaust pipes as they can ignite.
- **Ensure your aftermarket accessories are fit for purpose.** Incorrect wiring can increase the risk of an electrical fire.
- **Watch what you're carrying.** Flammable material such as fuel or hazardous spraying substances can increase the fire risk.

BURGLARY & THEFT

VEHICLES ACCOUNT

for

35%

of theft at

RURAL ADDRESSES



Theft typically happens at night, with items being taken from inside, or near the house or farm building. Rural crime is a deliberate supply-chain process, with criminals on the lookout for easy items to resell.

Advice worth listening to:

- **Remove the keys.** If you're going to be away from the vehicle for a time or overnight, and park in a secure location.
- **Install security lighting, alarms, and cameras.** These are an effective deterrent and improvements in technology mean they're often very cost-effective.
- **Upgrade locks.** Upgrade to siren padlocks or padlock shackles on gates that vehicles have to drive through.

VEHICLE MAINTENANCE

Following a regular service and maintenance plan will ensure the vehicle you choose to use is fit for the job. A pre-inspection before you head out can help identify any potential issues and keep things in good working order.

This is also a good way to get familiar with a vehicle other than your own.



Quad Bike Pre-Inspection Checklist

TCLOC Pre-ride/drive inspection checklist:

- **Tyres** - Check the pressure and tread depth of the tyres as well as any signs of damage such as cracks.
- **Controls** - Check the brakes, clutch and throttle work smoothly.
- **Lights** - Check the dashboard for any warning lights. Also check that all headlights and indicators (bulbs included) are working.
- **Oil and fluids** - Check the vehicle fuel, oil, hydraulic fluids, coolant levels and other lubricants for any leaks.
- **Chasis** - Check the condition of the body, frame and suspension.

EVERY YEAR WE SUPPORT OVER 500 PEOPLE IMPACTED BY A QUAD BIKE OR SIDE-BY-SIDE INCIDENT.

As an advice-led insurer, we're committed to helping farmers, growers, and provincial businesses avoid disruption and minimise losses – reducing harm and stress, lost production, and downtime.

Quad bikes have always been a popular and versatile vehicle on farm and side-by-sides are becoming a popular alternative, with the number FMG insures doubling in the last 5 years. However, both vehicles come with their own set of risks.

DID YOU KNOW?



On average over 400 people are injured each year in work related quad bike accidents.*



1 in 5 claims are from the rider/driver forgetting to put the handbrake on.



15% of accidents are from hitting stationary objects.

*data source ACC 2018 - 2022

More information

fmg.co.nz