

THINKING OF YOUR NEXT LIFESTYLE BLOCK MOVE?

Guide Two



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Advice & Insurance



Taking the next step in Lifestyle Block living.

So you've spent a few years learning the ropes of Lifestyle Block living.

You've learnt some valuable lessons on the way and you've decided this is the life for you. Now you're ready to step it up a notch or two.

Perhaps it's time to plant some olives in that unused acre in the corner of the block, or rear some cattle so you can fill the deep freeze with your own meat. Maybe build a glasshouse to grow strawberries or tomatoes. The goal might not be to make any serious money from your land, but perhaps something to help pay the rates.

Whatever your next step, there's a number of things to think about to help you succeed. At FMG, we know this because rural life is our thing. We've been insuring people who live in rural New Zealand for over 110 years. At the same time, we've been completely immersed in the rural community, getting to know the people who live and work in the country. And it's these people who have helped us put together this guide to Lifestyle Block living.

We've put our heads together.

With our collective knowledge, this guide gives pointers on lifestyle block living and opportunities, with everything from finding a large animal vet to covering yourself against damage to council power lines on your property.

At the end of the day, we've learned an awful lot that we can pass on to help you take the next step on your Lifestyle Block.

Here are some of the most important things we think you should know, and questions you should ask.

Talk to a lifestyle farm specialist.

It's important that when you're taking the next step and starting to get a bit more serious, that you get professional advice.

Along with knowledgeable neighbours and friends, we recommend you talk to experts.

If you're planning to have more animals, do more planting, or even buy more land, a great place to start is to get advice from a Lifestyle Farm Specialist.

A good one will do anything from shearing your sheep, to giving you advice on what to buy, when to buy, and how to buy. Many have come from big farms and are now semi-retired, so they're a great resource to help you out.

Where to look for one.

To find one in your area, look in places like neighbourly.co.nz. You can also search under Farm Services or Lifestyle Farm Specialists.

Contact your local Farmlands too. They can help you out with all sorts of things from soil testing, to finding out what will grow in the local environment.

What sort of infrastructure is in place?

If you're going to the next level in terms of livestock numbers, you need to be sure you have the right infrastructure to take care of them properly.

Whether we're talking horses, sheep, goats or cattle, you need to address your fencing and your water supply. But with cattle and sheep, you may also need handling facilities such as a small yard, loading chutes and a loading dock to make getting your animals on and off a trailer or a truck easier. For sheep shearing and dagging, you'll also need to look at holding pens.

If you need to hire workers, consider what else they need such as access to running water and a toilet on site.

Safety is a big priority too.

Chemical storage is another area you'll need to look at for health and safety reasons. Depending on the scale of your operation, you may also need Health & Safety compliance training. There's also an app called SafeFarm where, among other features, you can log hazards and incidents.



Are you tooled up for the job?

When it comes to buying implements or machinery for your block, it pays to do your research.

Buy something that's fit for purpose from businesses who specialise in the rural space. We're talking ride-on mowers, chainsaws, brush cutters, and so on. It's a good idea to invest in quality as often you get what you pay for.

Get a good deal.

Many Lifestyle Block owners find joining Farmlands worthwhile. Shareholders receive a Farmlands Card and can access discounts at over 7,000 Card Partners nationwide. From fuel discounts at Challenge, Z and Caltex to big savings at Mitre 10, Repco, Bunnings and Noel Leeming. The Farmlands Card is worth having a chat about.



**Find out about
Farmlands here**

www.farmlands.co.nz

A few tips on animals.

If you want your animals to thrive it is a good idea to supplement their diet. And in many parts of New Zealand during winter, your animals need feeding every day. (Which is why it's worth making hay while the sun shines.)



Feeding

You may find you need to buy supplement feed (like hay) during the winter months. It depends where you are in the country, and your pasture condition. But it's worth knowing that hay only really maintains a cattle's weight, rather than putting it on for example.

To learn more about feeding and looking after animals, head to lifestyleblock.co.nz or check out the [guides](#) on animal care from Farmlands.



Fencing

Consider the fencing as well. If you're bringing animals onto your land for example, and you don't have any internal fencing, you'll either need to build new fences or buy portable electric fences to keep your animals in the right areas.



Tending

For anything to do with stock, it's a really good idea to talk to a stock agent to get some local advice. They'll tell you when your stock needs to go to the works or be sold on. What feed they need. When they need to be drenched and everything else you need to know. There are sure to be stock agents in your area to help you out.

The Animal Welfare Act has information about meeting the needs of animals. It sets out the obligations of animal owners or people in charge of animals.



**For great articles and info
on animal care go to**

**Farmlands [Guides](#)
and lifestyleblock.co.nz**

Good animal health and a good vet.

We know that your animals and their health are important to you. We also understand the responsibilities that come with their care.

To help you do this, we recommend you find a vet that specialises in your types of animals—for example, for cattle you'll need a large animal vet.

Find the right vet.

For Lifestyle Block owners close to the main cities, you will need to do some research to identify a large animal vet in the area. Your vet will tell you that there are two key issues for animal health as a veterinarian.

Chris Carter from Totally Vets points out,

“One is preventing diseases, and for this, you need to put some programmes in place. That means scheduling vaccinations that are required for good animal health, such as salmonella and clostridial vaccinations. It means preventative treatments for sheep that are susceptible to fly strike and taking care of goats that are susceptible to foot problems. And for both sheep and goats, regular drenching is also required.”

“The other aspect is what we call ambulatory work, or treatments when disease occurs. This could be needed, for example, if you haven't been on top of your preventative programmes for facial eczema and your sheep, goats or cows start to develop clinical eczema. Or if you haven't kept up to date with parasite control and you get animals with scours or your lambs start dying from Barber's Pole worm infestation.”

If you don't get the prevention side of things right, you can end up needing professional help (i.e. calling your vet) to get your animals back out of trouble. Prevention is always better than curing; you don't have the heartache of tending to sick animals and it is easier on the pocket.

Preparing for planting.

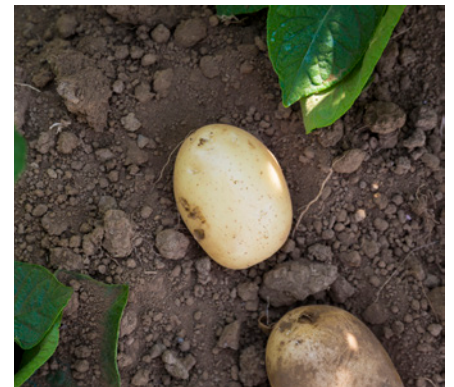
More and more, people are buying a Lifestyle Block to grow crops, trees and fruit.

Before you do anything, it's worthwhile checking the soil quality. There are areas in New Zealand that are often assumed to be great for growing—but on digging deeper they have been found to be unsuitable. And the soil on your block can be patchy too. So make sure you take soil samples, and from various places on your block.

Where to get your soil tested.

Farmlands can equip you with the tools to do a soil sample, which they'll send to Hills Laboratories to get tested. They can then decipher the report and put together a fertiliser recommendation for you.

The cost of nutrients is an expense to consider. If you have a harsh season where it's particularly hot or cold, and things aren't growing as well as they should, plants can suffer through lack of fertilising.



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Talk to your neighbours.



Have a chat with your neighbours to see what they’re growing and what may also affect them.

Find out if there are any chemicals or sprays you shouldn’t be using.

It’s serious stuff—some of the largest liability claims we’ve dealt with have been for spray damage. For instance, we know of lifestylers who moved in next to a vineyard, used a hormone spray and inadvertently destroyed the crop.

So we strongly advise you to chat with your neighbours if you are looking at developing your Lifestyle Block. They may have valuable insights before you commit or make those dream plans.

Talk to the council.

Here’s something you may not be aware of.

Most councils have a set distance from the boundary (set back) that you’re allowed to build new structures. It varies from council to council and can depend on how big your land is, but in some areas, it’s as much as 25 metres.

So it’s worth having a chat with the council and checking as it can severely restrict where any new buildings go—especially if your block is on the small size.

Sooner is better than later.

If you plan on building glasshouses and are outside of the district plan you might

need a resource consent, which means stumping up several thousand dollars with no guarantee you’ll be approved. So again, talk to your council before you get too far down the track.

There are plenty of other things to check, as Bill Milham from Farmlands points out. “Make sure you do your due diligence. Check out if there are covenants, if you can subdivide, and if there are easements such as a shared driveway. There may even be restrictions on leasing out spare land for grazing.”



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Why rural insurance is so essential.

The biggest area you need to be covered for is liability.

Many people assume that their domestic liability will cover them, but it simply won't. In the country, there are all kinds of things you can be liable for if you don't have the right liability cover.

Covering what you're liable for.

You need to be covered for incidents, and we hear many examples of these kinds of liability claims including horses, pigs and stock wandering onto the road and causing accidents, spray drift destroying the neighbour's crops or harvests, fires getting out of control and damaging neighbouring property (including buildings, trees, forestry blocks and native reserves), water pollution and damage to power poles and lines.

It's also wise to be covered for statutory liability, which covers breaches of Parliament Acts like the Animal Welfare Act or the Resource Management Act. FMG provides a Liability Cover that can protect you against these risks.

Covering your rural possessions.

A farm contents policy is vital to cover those items you're not likely to have in the city such as electric fence units, bailed hay, fertiliser sprayers, chemicals, brush cutters and portable pumps.

And if you have farm vehicles on your property, it's likely they won't be covered on a standard vehicle policy. FMG has a special farm vehicles policy for things like quad bikes, trailers, fert spreaders, tractors, any tractor attachments, and dirt bikes.

The best way to find out the kind of cover you're likely to need is to call us on **0800 366 466** and have a chat or contact us via fmg.co.nz/lifestyle. We'll talk you through everything you need to know.



Here are a few good places to go if you want to dig deeper, or get more advice.

lifestyleblock.co.nz
farmlands.co.nz
fmg.co.nz/lifestyle
fmg.co.nz/advice
worksafe.govt.nz
beforeudig.co.nz

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Advice & Insurance



0800 366 466



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