



**EAST COAST/  
HAWKE'S BAY  
REGIONAL  
ADVICE  
WORTH  
LISTENING  
TO.**

**FMG**  
Advice & Insurance

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

# THE FMG DIFFERENCE 100% NZ OWNED AND OPERATED.

Because we're a mutual, our members are our owners and profits go straight back into the business. We're here to create a better deal for rural NZ and that starts with you.

We've been supporting farmers and growers for generations, so we know a thing or two about the many highs and lows that our rural communities face. To put it simply, we're in it together and here for the long haul.

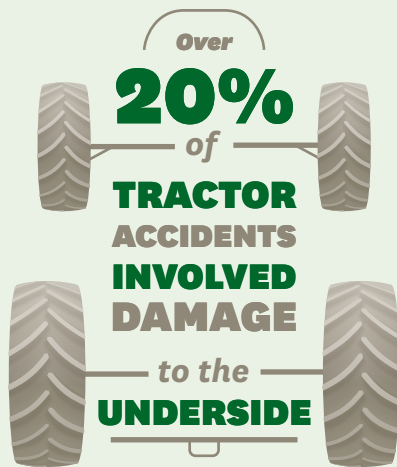
As New Zealand's leading rural insurer, we understand the risks in your region better than anyone else. We pride ourselves on offering specialist advice so you can make informed decisions around managing risk and improving your business.

We've looked at what's going on in your region, what common risks are having an impact, and what you can do to prevent them.



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

# VEHICLES



### Check the ground before you do the rounds

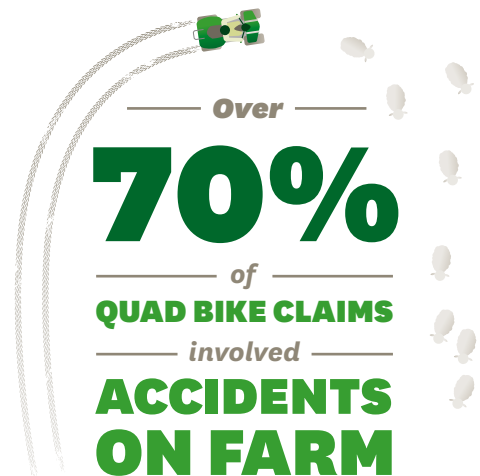
Over 20% of tractor accident claims in the East Coast/Hawke's Bay region involved core mechanical parts being damaged.

Sticks, stumps, rocks, or baleage wrap can pierce, strike, or become entangled underneath. Claims spike in summer, so look out for hazards when driving your tractor on dry ground. When doing multiple loops of a specific paddock, inspect for hidden objects, especially near fence lines and water troughs. Look for any holes or uneven ground that the wheels could drop into, this will reduce the potential disruption later on.

### Focus on the ground ahead

In the East Coast/Hawke's Bay region, over 70% of quad bike claims involved accidents on farm.

Majority of accident claims occurred in spring, often with wet or slippery ground as a contributing factor. Over 1 in 2 of rollover claims occur on hilly slopes, so take care and check the condition of the terrain before operating your vehicle. Even at slow speeds, it's important to be actively riding your quad. Hitting objects, such as small logs, ruts, and mounds, can easily cause a quad to roll.



← →  
**MIND THE  
G A P**  
from  
**POST to POST**  
← →

### Mind the gap

In the East Coast/Hawke's Bay region, 1 in 5 tractor claims involved damaged tyres.

Nearly 20% of these claims were from gudgeon or post damage. Damage is also caused by tyres being pierced or ruptured, running into water troughs, or jack-knifing and hitting towed trailers or implements. We recommend stepping out the gap between posts to ensure the tractor and implements get through undamaged. Always remove all old wires, posts, and waratahs from the paddock – even if this means digging them up.

# BULLS

## Test and check your bulls at the start of mating season

Broken bull pizzles make up over 25% of bull injury claims during mating season in the East Coast/Hawke's Bay region.

This leads to vet appointments or needing to get a replacement bull. Even if he worked well last year, all bulls should be checked and tested prior to purchase. Watching the bulls in the first days of mating is crucial to ensure they are performing, and penetration is seen. Look for penis damage, genital warts or other genetic issues to avoid interfering with this season's plans.

**Over 25%**

— of claims involve —



to  
**BULLS' PIZZLES**



## Regularly check your bulls

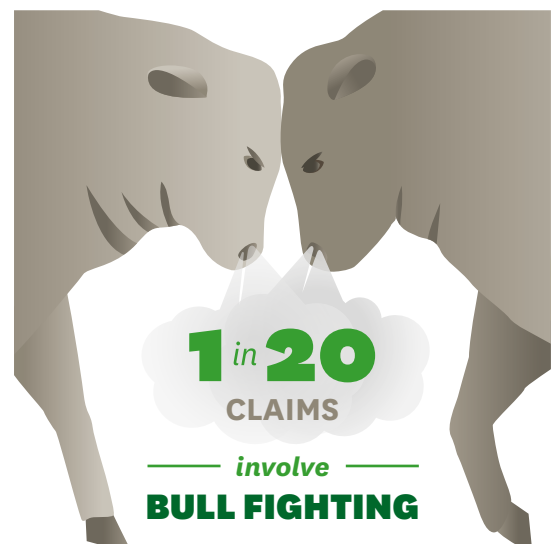
Roughly 25% of injury claims in the East Coast/Hawke's Bay region are to the bull's back, hip, pelvis, or hock.

These injuries often lead to the animal being euthanised. We recommend regularly checking bulls for lameness or injuries during mating. Tararua Breeding Centre's advice is that the size of the bull should be considered prior to mating season. They recommend using bulls of a similar size or larger than the heifer to reduce the risk of pelvis or pizzle injuries.

## Keep your mating groups a paddock apart

Almost 1 in 20 bull claims in the East Coast/Hawke's Bay region relate to bulls fighting.

These fights regularly lead to bulls breaking legs or backs. Less bulls in mating groups reduces the chance of injuries and increases the number of cows being served due to less fighting. Keep mating groups at least a paddock apart or separated by electric fences. We recommend usually 20-25 heifers per yearling bull; 30-40 cows/heifers per two-year-old bull; and 50-60 cows for a mature sire.



# FARM AND HOUSEHOLD CONTENTS

Higher value re-sellable



— are highly —

**DESIRABLE**

**TO THIEVES**

## Tools, fuel, and firearms up for grabs for thieves

Almost 33% of farm contents claims in the East Coast/Hawke's Bay region are for stolen items.

Chainsaws, tools, fuel, and firearms are the most stolen items. Over 50% of theft claims have involved items stolen from sheds that are often unlocked. You can make valuable gear less attractive to thieves by engraving it, making resale more difficult and easier for NZ Police to track down. We recommend keeping a register of your assets so you can check what's gone missing if you do get burgled, a photo file on your phone is an easy start.

## Don't let your vehicle become a target

Items taken from vehicles in the East Coast/Hawke's Bay region account for almost 1 in 3 contents theft claims.

Smartphones, wallets, handbags, and tools are the main target of these crimes so keep valuable items out of sight, so your vehicle doesn't become a target. Avoid leaving valuable items and equipment in vehicles for extended periods of time, and park in well-lit places. Car alarms or additional vehicle security systems are useful to deter thieves.

*Help to prevent*

**THEFT FROM CARS**  
*by removing your*

**VALUABLE ITEMS**

## GOING AWAY?

— Ask a neighbour to —



## Lock it away before you head away

In the East Coast/Hawke's Bay region, almost 33% of burglary and theft claims occur during summer.

Just because you live on farm doesn't mean thieves won't help themselves if you leave your windows and doors unlocked. If you are going away on holiday don't announce travel plans in public, on social media, or through answer machines. Keeping a trusted neighbour in the know is recommended to make it look like someone is living there while you're away, clearing the mailbox is a must and they might even mow the lawn for you!

## **We're in your community**

We have offices throughout rural and provincial New Zealand

## **We're easy to contact**

### **Call us on**

0800 366 466

### **FMG Connect – our online service**

[www.fmg.co.nz/connect](http://www.fmg.co.nz/connect)

### **Visit our website**

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