



**CANTERBURY
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...

HOUSES AND BUILDINGS



Check your roofs regularly

Farm building claims have totalled \$14 million in Canterbury, with over 50% of costs involving storm and wind damage.

Wind damage predominantly involves roofing iron being ripped off, walls and roller doors blowing out, or branches falling into buildings. Keep trees and branches trimmed and at least 3 metres clear of any buildings and overhead powerlines. We recommend securing outdoor items that could become missiles in strong winds. If you notice any loose tiles or iron, repair these as soon as possible.

Keep an eye on your cooking

Fat and oil fires make up over 20% of house fire claims in Canterbury.

The best way to avoid these fires is to keep an eye on what you're cooking, and make sure you have a regularly serviced fire extinguisher in the kitchen. You can also place a wet tea towel or a chopping board over the pan to help starve a fire of oxygen. Make sure that the stove is turned off if you need to leave the kitchen and keep any flammable items away from open flames or hot elements.



Inspect and sweep your chimney annually

Fire in chimneys make up 1 in 4 of house fire claims in Canterbury.

While chimney fires make up only 3% of house claims by number, they account for almost 45% of claims by value. Inspect your fireplaces and chimneys for deterioration and get your flue swept annually before the winter season. We recommend installing a fireguard to prevent hot embers and sparks falling onto your rug and causing significant damage. Check your smoke alarm is working, they really do save lives.

MILK

Take the time to induct your staff

We have paid almost 500 milk claims in Canterbury, worth almost \$2.6 million.

Employee error makes up over 10% of these claims, so make sure those operating the shed are well trained. At the start of each season, provide training on your milking process to all employees – new and returning. When your milk is your main income, it's key to manage the risk, a standard operating procedure will help you do this. There are DairyNZ resources available to get you started



Insulate your vats

Almost 10% of milk claims are from plant failure in Canterbury.

A combination of summertime temperatures and peak milk volumes increase the risk of spoiled milk. Regular maintenance of the milk cooler helps ensure the milk is entering the vat at the required temperature. Make sure the cooling system is the right fit for the job and utilise plant equipment, such as vat temperature monitors, to avoid warm milk entering the tanker.

Mark, Record, Separate, Treat

Over 1 in 3 of Canterbury milk claims are due to antibiotic contamination.

These claims peak early in the season when mastitis is more common and antibiotic use is more frequent. Almost 40% of claims occur during August – October. We strongly recommend the DairyNZ MRS T process:

- **Mark** when a cow needs antibiotic treatment
- **Record** the cow's number and treatment details
- **Separate** from the milking herd
- **Treat**

Milk treated cows last and ensure the milk transfer line is disconnected from the main vat and connected to a suitable vessel.



IRRIGATORS

POINTING AN IRRIGATOR



Point, park, and anchor

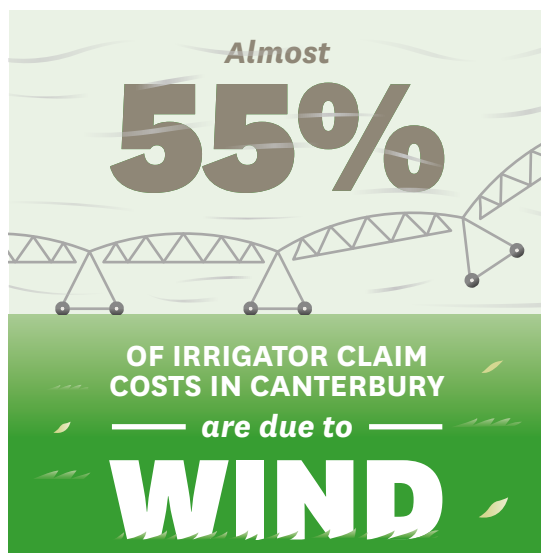
Almost 70% of irrigator wind damage claims occur during September in Canterbury.

Corner arms make up 1 in 5 irrigator wind claims due to their length and angle. We agree with Irrigation NZ that pointing either into, or away from, the wind remains the best way to reduce the surface area exposed to the wind. There is a tolerance of around 22 degrees. Every degree after that is likely to create drag, increasing the chance of the irrigator tipping over. Use portable anchors for quicker mobilisation in high winds.

Check for hazards at the start of the season

The start of the season is when 40% of irrigator impact claims occur in Canterbury.

Things may have changed since the last season that increase the risk of damage, including vegetation growth, changes to the terrain and staff. Reduce the chances of this happening to you by doing pre-season checks. Map out irrigator pathways and have a designated parking area for contractors to avoid irrigators colliding with each other or vehicles. Before running the irrigator, walk the track and remove all debris and trim back trees and hedges.



Have a plan for windstorms

Almost 90% of all irrigator wind claims occurred in Canterbury alone.

Windstorm on the way? Having a plan can ease the pressure. Winter is a great time to document, review and practice your plan before irrigators are used. Four main areas to consider when developing your plan are:

1. **Prediction** – Utilise weather platforms to set parameters for wind speed alerts.
2. **Authority** – Establish who's responsible for monitoring weather and decision making.
3. **Action** – Use methods like "Point, Park, and Anchor".
4. **Practice** – Practice your wind plan.

We're in your community

We have offices throughout rural and provincial New Zealand

We're easy to contact

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