



**WEST COAST  
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.



West Coast

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

# HOUSES AND BUILDINGS



### Check your roofs regularly

Farm building claims have totalled \$1.3 million in the West Coast, with over 35% 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.

### No Power? Big Problem

Over 5% of West Coast farm building claims involved power outages or surges requiring repairs.

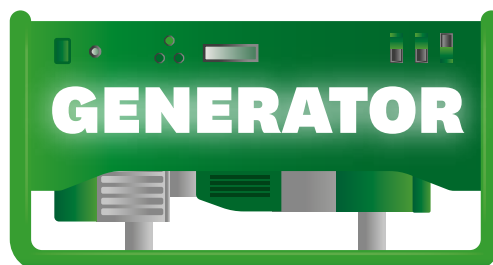
Over 1 in 2 claims directly involve electrical surges, so installing protection devices to your electrics and fixed plant will reduce disruption. These include surge protectors, lightning arresters, low level water alarms and lights, smoke alarms and low-pressure cut-off switches. We recommend you get a qualified electrician to inspect your shed switchboard and wiring every few years, and regularly inspect for signs of rodent damage or exposed wiring.

## POWER OUTAGES

are the most

## COMMON DISRUPTION

so install a



onsite



— Keep a —  
**FIRE**  
**EXTINGUISHER**  
close by in the  
**KITCHEN**

### Keep an eye on your cooking

Fat and oil fires make up over 25% of house fire claims in the West Coast.

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.



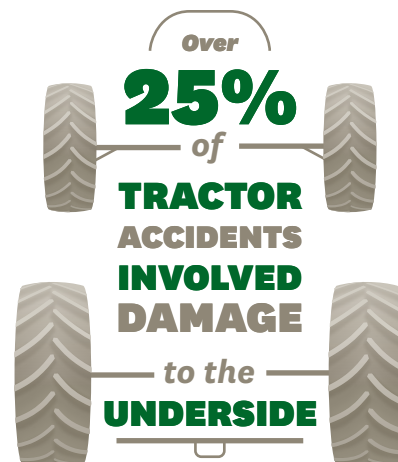
# VEHICLES

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## Check the ground before you do the rounds

Over 25% of tractor accident claims in the West Coast 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.



*The most commonly*

**STOLEN ITEMS**

**FROM FARMS**

*are*

**QUAD BIKES**

## Lock inside, or lose your ride

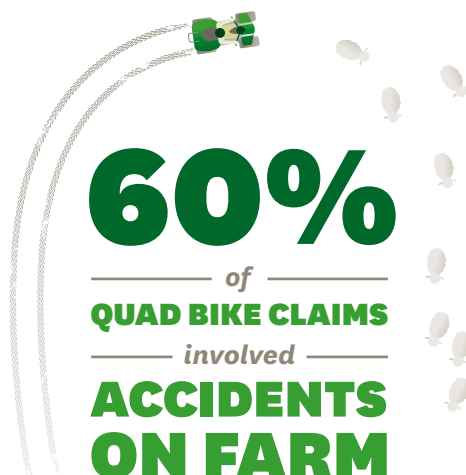
In the West Coast, almost 10% quad bike claims were due to theft.

We see claims spike in summer, when you're away from the property or working long days. Rural crime is usually deliberate, with lower value items being stolen to re-sell. Quad bike theft typically happens at night, and you're not any safer keeping it close because it's usually from inside the shed or near the house. Locking the shed and installing security lighting around your property can be deterrents to would-be thieves.

## Focus on the ground ahead

In the West Coast, 60% 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 3 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.



# FARM AND HOUSEHOLD CONTENTS

Higher value re-sellable



— are highly —

**DESIRABLE**

**TO THIEVES**

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

Almost 10% of farm contents claims in the West Coast are for stolen items.

Chainsaws, tools, fuel, and firearms are the most stolen items. Almost 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 West Coast account for over 1 in 4 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 West Coast, 30% of burglary and theft claims occur during autumn.

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***

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

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