

BAY OF PLENTY 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.

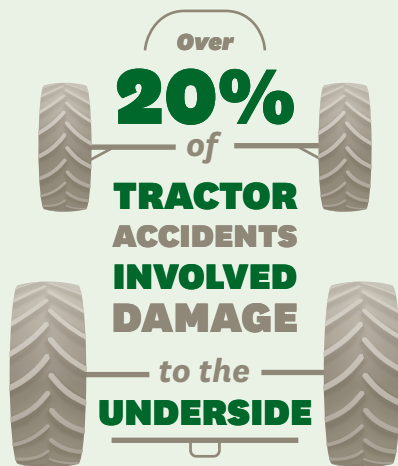
As New Zealand's leading rural insurer, we understand the risks in your region better than anyone else. We pride ourselves on offering specialist advice so you can make informed decisions around managing risk and improving your business.

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

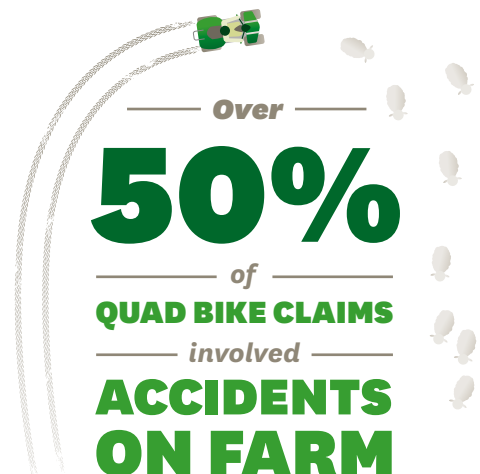
Over 20% of tractor accident claims in Bay of Plenty involved core mechanical parts being damaged.

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 Bay of Plenty, over 50% 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 Bay of Plenty, 1 in 5 tractor claims involved damaged tyres.

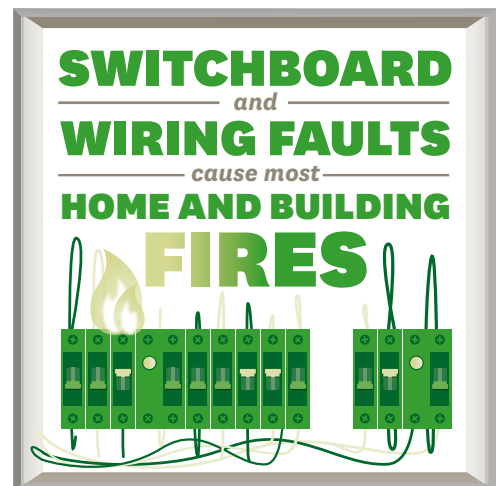
Over 10% of these claims were from gudgeon or post damage. Damage is also caused by tyres being pierced or ruptured, running into water troughs, or jack-knifing and hitting towed trailers or implements. We recommend stepping out the gap between posts to ensure the tractor and implements get through undamaged. Always remove all old wires, posts, and waratahs from the paddock – even if this means digging them up.

HOUSES AND BUILDINGS

Older buildings have a higher electrical fire risk

In Bay of Plenty, \$2 million of costs have gone toward fire damage to buildings.

Fires can cause huge financial and emotional toll to your business or home life. Over 1 in 3 of these claims are related to electrical fires starting within switchboards. It's important to maintain switchboards by keeping them clean and dust-free. Look for warning signs of electrical risk, including circuit breakers and fuses going out regularly, dimming or flickering lights, charred outlets, an acrid burning smell, or shocks from outlets.



Keep an eye on your cooking

Fat and oil fires make up almost 20% of house fire claims in Bay of Plenty.

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.

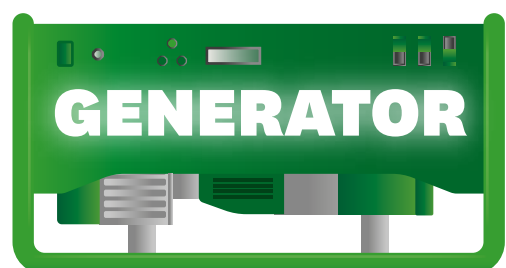
No Power? Big Problem

Almost 15% of Bay of Plenty farm building claims involved power outages or surges requiring repairs.

Over 1 in 3 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

FARM AND HOUSEHOLD CONTENTS

Higher value re-sellable



— are highly —

DESIRABLE

TO THIEVES

Tools, fuel, and firearms up for grabs for thieves

Over 50% of farm contents claims in Bay of Plenty are for stolen items.

Chainsaws, tools, fuel, and firearms are the most stolen items. Almost 45% 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 Bay of Plenty 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 Bay of Plenty, over 25% 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

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