

WAIKATO 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... MILK



Take the time to induct your staff

We have paid over 900 milk claims in Waikato, worth over \$3 million.

Employee error makes up 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.

Mark, Record, Separate, Treat

Over 1 in 3 of Waikato 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.



Insulate your vats

Over 25% of milk claims are from plant failure in Waikato.

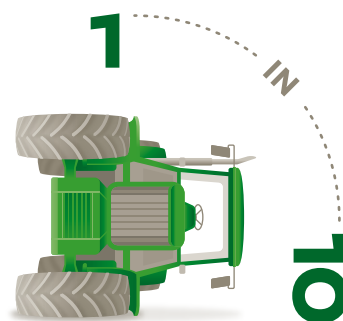
A combination of summertime temperatures and peak milk volumes increase the risk of spoiled milk. Regular maintenance of the milk cooler helps ensure the milk is entering the vat at the required temperature. Make sure the cooling system is the right fit for the job and utilise plant equipment, such as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

VEHICLES

Keep it low, or keep it slow

In Waikato, 10% of tractor accident claims involved rollovers.

We've seen that April has more claims than any other month, so it pays to take extra care during this time and check the condition of the terrain before attempting any work. If you're using a front-end loader, it's important to keep it low to maintain a low centre of gravity and avoid making sharp turns especially if carrying a load.



Tractor claims are for
ROLLING

Always
STOP & POP

Claims for
**FIRE
DAMAGE**
to
TRACTORS

has totalled
almost
\$1.6M

'Stop & Pop' to check for nests

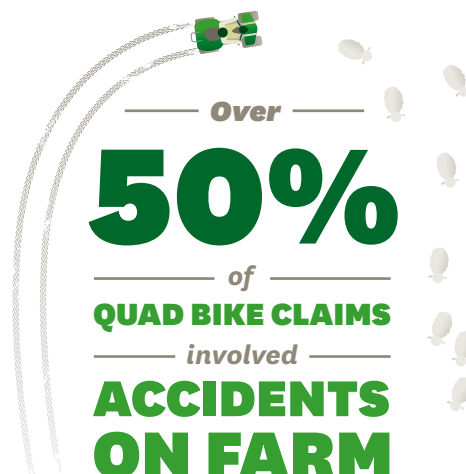
We've paid almost \$1.6 million for tractor fires in the last 3 years in Waikato.

Bird's nests are a leading cause, contributing to over 1 in 3 claims. Each spring, we see a spike from starling nests under the hood of the tractor. They can build these in the time it takes you to have a cup of tea. It's important to always stop and pop the hood of the tractor before turning the key. We also recommend having a serviced fire extinguisher installed.

Focus on the ground ahead

In Waikato, 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 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.



HOUSES



— Keep a —
FIRE
EXTINGUISHER
close by in the
KITCHEN

Keep an eye on your cooking

Fat and oil fires make up almost 15% of house fire claims in Waikato.

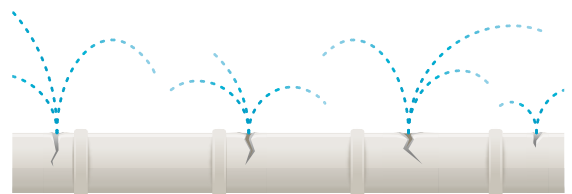
The best way to avoid these fires is to keep an eye on what you're cooking, and make sure you have a regularly serviced fire extinguisher in the kitchen. You can also place a wet tea towel or a chopping board over the pan to help starve a fire of oxygen. Make sure that the stove is turned off if you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

Check your pipes

Over 1 in 4 Waikato house claims are due to water damage, totalling almost \$4 million.

These are often caused by burst pipes, hot water cylinders rupturing, or hoses becoming loose on washing machines and dishwashers. We recommend carrying out annual checks on exposed pipes, including those in crawl spaces. If you've got an older house, and you haven't upgraded your plumbing, your risk of water damage or leaks is greater. Signs of deterioration include flaking paint, discoloured pipes, stains on floors, walls, and ceilings.

Almost
\$4M
IN CLAIMS FOR
WATER DAMAGE



So make sure to check your pipes



Complete regular inspections of your properties

Almost 50% of meth contamination claims occur in Waikato alone.

The use and/or manufacturing of meth is a concern for owners of rental and employee properties. Regular inspections will help maintain your property and your relationship with tenants. Give at least 48 hours' notice prior to an inspection or meth testing. Test results must be provided in writing to each tenant within seven days of receiving them. Common signs that 'P' is being manufactured or used includes unusual chemical smells or yellow/brown staining of the interior, and appliance surfaces.

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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