

**GREATER
AUCKLAND
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.

Greater Auckland



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



**NEAR BUILDINGS
TRIMMED
TO AVOID DAMAGE**

Unkept trees lead to damaged houses

In the Greater Auckland region, 20% of wind claims involved trees damaging houses.

Trees and branches falling, wind lifting iron and tiles off roofs, and loose items blown into sides of houses are a common cause of these claims. A good rule is keeping branches trimmed and at least 3 metres clear of any buildings and overhead powerlines. We recommend securing any outdoor items that could become missiles in strong winds. If you notice any loose tiles or iron, repair these as soon as possible.

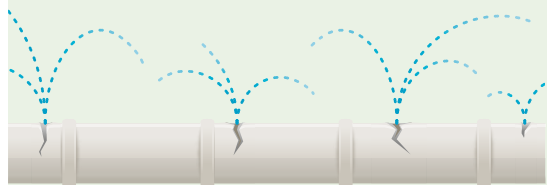
Inspect and sweep your chimney annually

Fire in chimneys make up 15% of house fire claims in the Greater Auckland region.

While chimney fires make up only 2% of house claims by number, they account for almost 25% 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.



**Over
\$2.4M
IN CLAIMS FOR
WATER DAMAGE**



So make sure to check your pipes

Check your pipes

Almost 1 in 3 Greater Auckland region house claims are due to water damage, totalling over \$2.4 million.

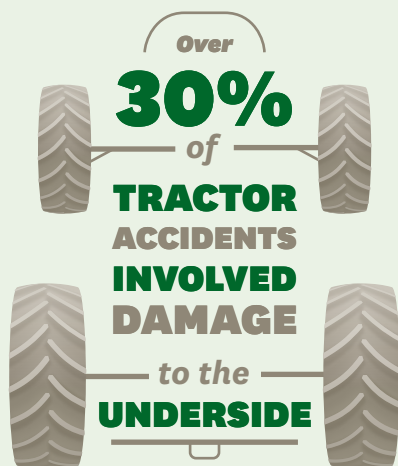
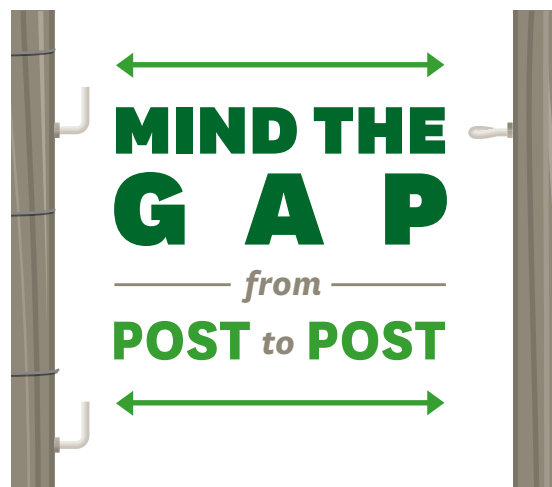
These are often caused by burst pipes, hot water cylinders rupturing, or hoses becoming loose on washing machines and dishwashers. We recommend carrying out annual checks on exposed pipes, including those in crawl spaces. If you've got an older house, and you haven't upgraded your plumbing, your risk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

VEHICLES

Mind the gap

In the Greater Auckland region, 1 in 3 tractor claims involved damaged tyres.

Nearly 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.



Check the ground before you do the rounds

Over 30% of tractor accident claims in the Greater Auckland 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.

Lock inside, or lose your ride

In the Greater Auckland region, approximately 1 in 5 quad bike claims were due to theft.

We see claims spike in spring, 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.

The most commonly

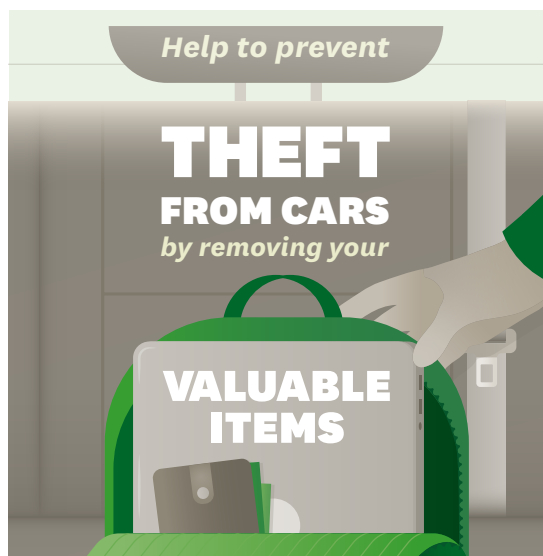
STOLEN ITEMS

FROM FARMS

are

QUAD BIKES

FARM AND HOUSEHOLD CONTENTS



Don't let your vehicle become be a target

Items taken from vehicles in the Greater Auckland region account for over 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.

Tools, fuel, and firearms up for grabs for thieves

Almost 20% of farm contents claims in the Greater Auckland region are for stolen items.

Chainsaws, tools, fuel, and firearms are the most stolen items. Almost 40% 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.

Higher value re-sellable



— are highly —
DESIRABLE
TO THIEVES

GOING AWAY?

— Ask a neighbour to —



Lock it away before you head away

In the Greater Auckland region, the majority 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

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