

**TARANAKI  
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



*A milk*  
**INDUCTION PROGRAMME**

*will help to*  
**MINIMISE THE RISK OF CONTAMINATION**

## Take the time to induct your staff

We have paid over 450 milk claims in Taranaki, worth over \$1.2 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

Almost 1 in 2 of Taranaki 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

Almost 15% of milk claims are from plant failure in Taranaki.

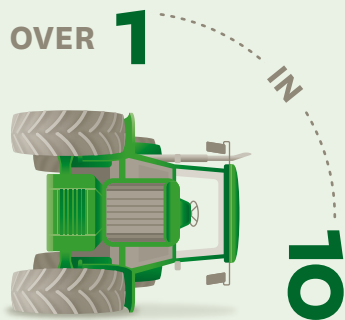
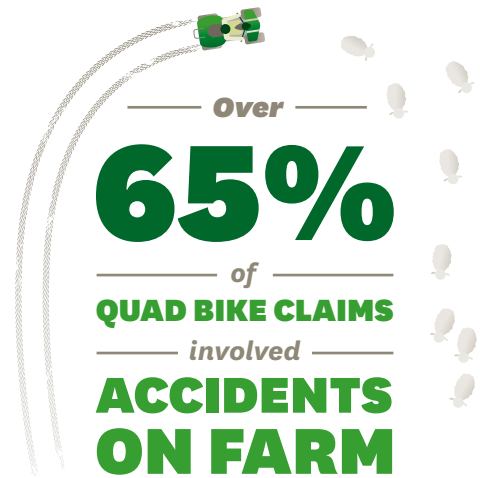
A combination of summertime temperatures and peak milk volumes increase the risk of spoiled milk. Regular maintenance of the milk cooler helps ensure the milk is entering the vat at the required temperature. Make sure the cooling system is the right fit for the job and utilise plant equipment, such as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

# VEHICLES

## Focus on the ground ahead

In Taranaki, over 65% 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.



Tractor claims are for  
**ROLLING**

## Keep it low, or keep it slow

In Taranaki, over 15% of tractor accident claims involved rollovers.

We've seen that February 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.

## Mind the gap

In Taranaki, 1 in 3 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



## Check your roofs regularly

Farm building claims have totalled \$4.8 million in Taranaki, with over 40% 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

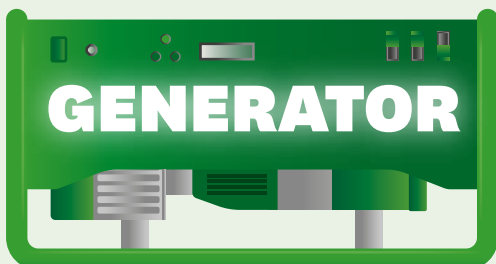
Fat and oil fires make up almost 20% of house fire claims in Taranaki.

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.



## POWER OUTAGES

are the most  
**COMMON DISRUPTION**  
so install a



onsite

## No Power? Big Problem

Over 15% of Taranaki 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.

## **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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