SOUTHLAND REGIONAL ADVICE WORTH LISTENING TO.



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... HOUSES



Keep an eye on your cooking

Fat and oil fires make up 10% of house fire claims in Southland.

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.

Inspect and sweep your chimney annually

Fire in chimneys make up 1 in 4 of house fire claims in Southland.

While chimney fires make up only 4% of house claims by number, they account for almost 60% 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.





So make sure to check your pipes

Check your pipes

Over 1 in 5 Southland house claims are due to water damage, totalling almost \$1.2 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.



Take the time to induct your staff

We have paid almost 350 milk claims in Southland, worth \$1.6 million.

Employee error makes up almost 15% 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.

A milk INDUCTION PROGRAMME



Insulate your vats

Almost 40% of milk claims are from plant failure in Southland.

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.

OVER

Mark, Record, Separate, Treat

Over 1 in 3 of Southland milk claims are due to antibiotic contamination.

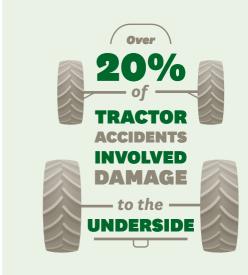
These claims peak early in the season when mastitis is more common and antibiotic use is more frequent. Almost 40% of claims occur during August – October. We strongly recommend the DairyNZ MRS T process:

- Mark when a cow needs antibiotic treatment
- Record the cow's number and treatment details
- **S**eparate 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.

of milk claims are due to CONTAMINATION

VEHICLES



Check the ground before you do the rounds

Over 20% of tractor accident claims in Southland 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 Southland, 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. Nearly 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.





'Stop & Pop' to check for nests

We've paid \$1.3 million for tractor fires in the last 3 years in Southland.

Bird's nests are a leading cause, contributing to almost 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.





To read more FMG advice, scan the QR code here

