

**NORTHLAND  
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.

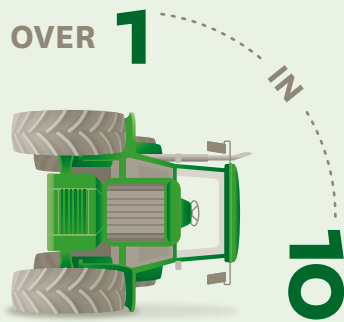
We've looked at what's going on in your region, what common risks are having an impact, and what you can do to prevent them.

Northland



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

# VEHICLES



Tractor claims are for  
**ROLLING**

### Keep it low, or keep it slow

In Northland over 12% of tractor accident claims involved rollovers.

We've seen that November 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.

### Lock inside, or lose your ride

In Northland approximately 1 in 4 quad bike claims were due to theft.

We see claims spike in January and April, 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**

*Always*  
**STOP & POP**

*Claims for*  
**FIRE  
DAMAGE**  
*to*  
**TRACTORS**

*has totalled over*  
**\$600K**

### 'Stop & Pop' to check for nests

We've paid over \$600,000 for tractor fires in the last 3 years in Northland.

Bird's nests are a leading cause, contributing to over 1 in 4 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.

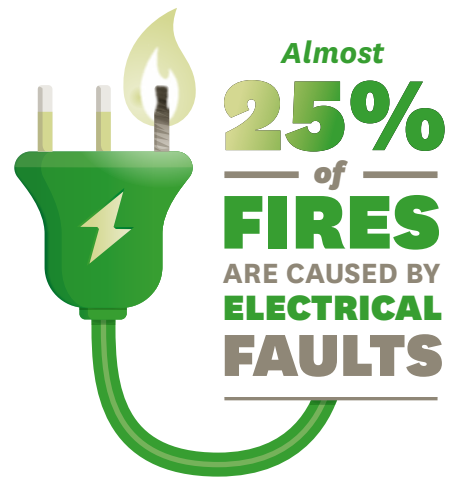
# HOUSES

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## Avoid overloading multi-boards

Nearly 1 in 4 Northland house fire claims were caused by electrical faults.

House fires take a huge financial and emotional toll. Overloaded multi-boards can spark electrical fires, so look for those with circuit breakers. It's also important to maintain switchboards, which block off electricity to any damaged or faulty wiring. Keep an eye out 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 20% of house fire claims in Northland.

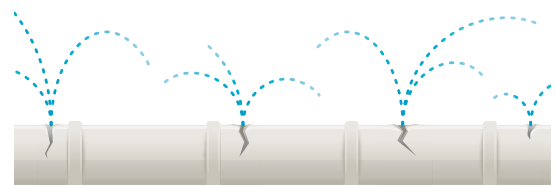
The best way to avoid these fires is to keep an eye on what you're cooking, and make sure you have a regularly serviced fire extinguisher in the kitchen. You can also place a wet tea towel or a chopping board over the pan to help starve a fire of oxygen. Make sure that the stove is turned off if you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

## Check your pipes

Over 1 in 3 Northland 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.

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



*So make sure to check your pipes*

# FARM AND HOUSEHOLD CONTENTS

Higher value re-sellable



— are highly —

**DESIRABLE**

**TO THIEVES**

## Tools, fuel, and firearms up for grabs for thieves

Over 15% of farm contents claims in Northland are for stolen items.

Chainsaws, tools, fuel, and firearms are the most stolen items. Over 50% 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 Northland 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.

*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 Northland 30% 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***

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)

### ***Email us***

[contact@fmg.co.nz](mailto:contact@fmg.co.nz)

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