

**OTAGO
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...

HOUSES



— Keep a —
FIRE
EXTINGUISHER
close by in the
KITCHEN

Keep an eye on your cooking

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

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 5 of house fire claims in Otago.

While chimney fires make up only 3% of house claims by number, they account for almost 40% 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.



BEFORE WINTER
— *complete a* —
FIRE SAFETY CHECKLIST

- SMOKE ALARMS**
- ELECTRIC HEATERS**
- CHIMNEY SWEEP**



Almost
\$1.8M
IN CLAIMS FOR
WATER DAMAGE

Check your pipes

Over 1 in 3 Otago house claims are due to water damage, totalling almost \$1.8 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.

So make sure to check your pipes

MILK

Take the time to induct your staff

We have paid over 160 milk claims in Otago, worth \$750,000.

Employee error makes up almost 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.



Insulate your vats

Over 20% of milk claims are from plant failure in Otago.

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.

Mark, Record, Separate, Treat

Almost 1 in 2 of Otago 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.



IRRIGATORS

POINTING AN IRRIGATOR



Point, park, and anchor

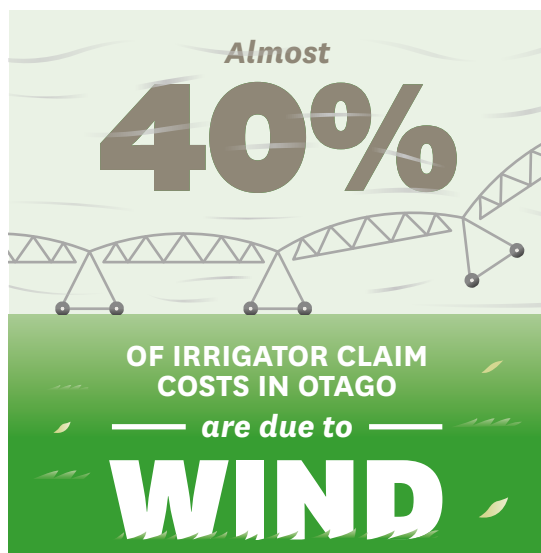
Almost 40% of irrigator wind damage claims occur during summer in Otago.

Corner arms make up over 1 in 5 irrigator wind claims due to their length and angle. We agree with Irrigation NZ that pointing either into, or away from, the wind remains the best way to reduce the surface area exposed to the wind. There is a tolerance of around 22 degrees. Every degree after that is likely to create drag, increasing the chance of the irrigator tipping over. Use portable anchors for quicker mobilisation in high winds.

Check for hazards at the start of the season

The start of the season is when 40% of irrigator impact claims occur in Otago.

Things may have changed since the last season that increase the risk of damage, including vegetation growth, changes to the terrain and staff. Reduce the chances of this happening to you by doing pre-season checks. Map out irrigator pathways and have a designated parking area for contractors to avoid irrigators colliding with each other or vehicles. Before running the irrigator, walk the track and remove all debris and trim back trees and hedges.



Have a plan for windstorms

Almost 10% of all irrigator wind claims occurred in Otago alone.

Windstorm on the way? Having a plan can ease the pressure. Winter is a great time to document, review and practice your plan before irrigators are used. Four main areas to consider when developing your plan are:

1. **Prediction** – Utilise weather platforms to set parameters for wind speed alerts.
2. **Authority** – Establish who's responsible for monitoring weather and decision making.
3. **Action** – Use methods like "Point, Park, and Anchor".
4. **Practice** – Practice your wind plan.

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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