

NELSON/TASMAN/ MARLBOROUGH 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.

**Nelson/Tasman/
Marlborough**



A FEW THINGS WE'VE LEARNT ABOUT...

HOUSES AND BUILDINGS



Check your roofs regularly

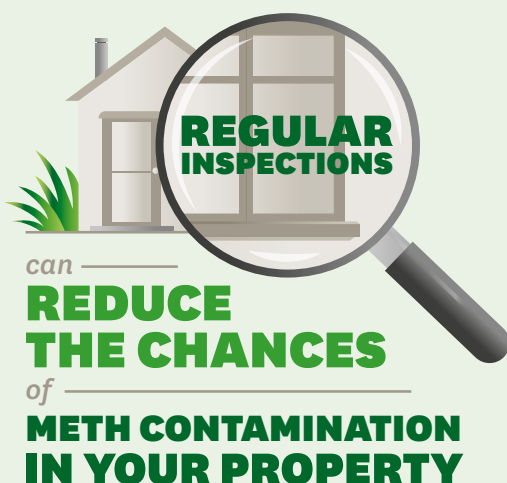
Farm building claims have totalled \$1.5 million in the Nelson/Tasman/Marlborough region, with over 30% of costs involving storm and wind damage.

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 over 15% of house fire claims in the Nelson/Tasman/Marlborough region.

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.



Complete regular inspections of your properties

Almost 10% of meth contamination claims costs occur in the Nelson/Tasman/Marlborough region alone.

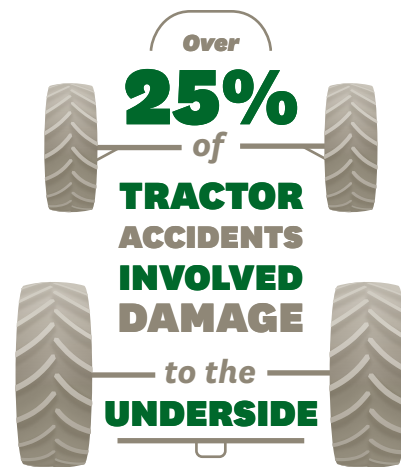
The use and/or manufacturing of meth is a concern for owners of rental and employee properties. Regular inspections will help maintain your property and your relationship with tenants. Give at least 48 hours' notice prior to an inspection or meth testing. Test results must be provided in writing to each tenant within seven days of receiving them. Common signs that 'P' is being manufactured or used includes unusual chemical smells or yellow/brown staining of the interior, and appliance surfaces.

VEHICLES

Check the ground before you do the rounds

Over 25% of tractor accident claims in the Nelson/Tasman/Marlborough 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.



Mind the gap

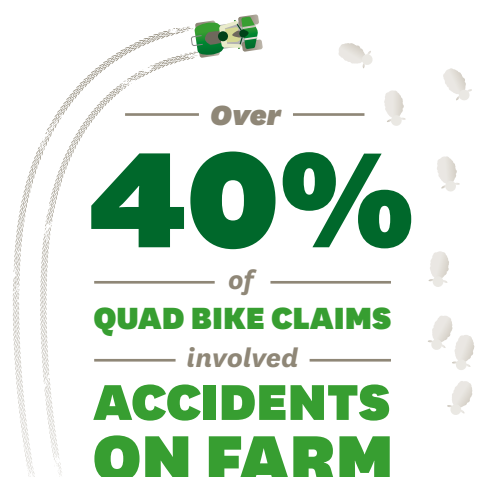
In the Nelson/Tasman/Marlborough region, 1 in 5 tractor claims involved damaged tyres.

Nearly 20% 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.

Focus on the ground ahead

In the Nelson/Tasman/Marlborough region, over 40% 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 3 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.



FARM AND HOUSEHOLD CONTENTS

Higher value re-sellable



— are highly —

DESIRABLE

TO THIEVES

Tools, fuel, and firearms up for grabs for thieves

Over 10% of farm contents claims in the Nelson/Tasman/Marlborough region are for stolen items.

Chainsaws, tools, fuel, and firearms are the most stolen items. Over 60% 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 the Nelson/Tasman/Marlborough region account for 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 the Nelson/Tasman/Marlborough region, 40% of burglary and theft claims occur during spring.

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

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