

MANAWATU- WHANGANUI 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 stylized map of New Zealand is shown in a light green color against a dark green background. A circular callout with a white-to-green gradient is positioned over the central-northern part of the North Island. A dark green rectangular box with white text is placed to the left of the callout.

Manawatu-Whanganui

A FEW THINGS WE'VE LEARNT ABOUT...

MILK



Take the time to induct your staff

We have paid almost 250 milk claims in the Manawatu-Whanganui region, worth over \$800,000.

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.

Mark, Record, Separate, Treat

Almost 1 in 2 of the Manawatu-Whanganui region 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 the Manawatu-Whanganui region.

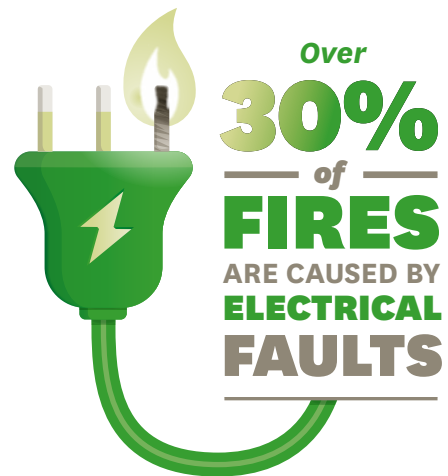
A combination of summertime temperatures and peak milk volumes increase the risk of spoiled milk. Regular maintenance of the milk cooler helps ensure the milk is entering the vat at the required temperature. Make sure the cooling system is the right fit for the job and utilise plant equipment, such as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

HOUSES AND BUILDINGS

Avoid overloading multi-boards

Over 1 in 3 Manawatu-Whanganui 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.

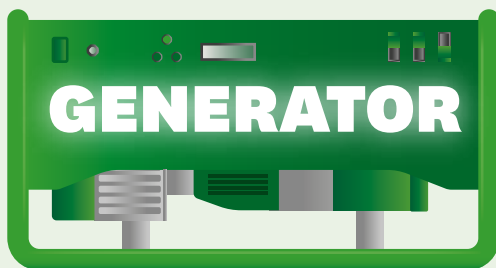


POWER OUTAGES

are the most

COMMON DISRUPTION

so install a



onsite

No Power? Big Problem

Over 15% of the Manawatu-Whanganui region farm building claims involved power outages or surges requiring repairs.

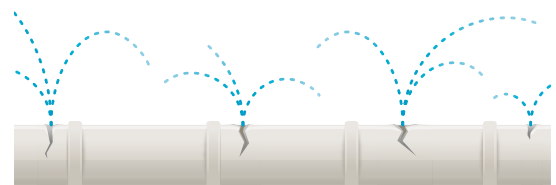
Almost 1 in 2 claims directly involve electrical surges, so installing protection devices to your electrics and fixed plant will reduce disruption. These include surge protectors, lightning arresters, low level water alarms and lights, smoke alarms and low-pressure cut-off switches. We recommend you 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.

Check your pipes

Over 1 in 5 Manawatu-Whanganui region house claims are due to water damage, totalling over \$2 million.

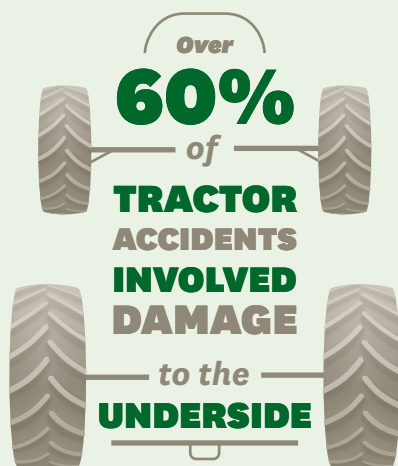
These are often caused by burst pipes, hot water cylinders rupturing, or hoses becoming loose on washing machines and dishwashers. We recommend carrying out annual checks on exposed pipes, including those in crawl spaces. If you've got an older house, and you haven't upgraded your plumbing, your risk of water damage or leaks is greater. Signs of deterioration include flaking paint, discoloured pipes, stains on floors, walls, and ceilings.

Over
\$2M
IN CLAIMS FOR
WATER DAMAGE



So make sure to check your pipes

VEHICLES



Check the ground before you do the rounds

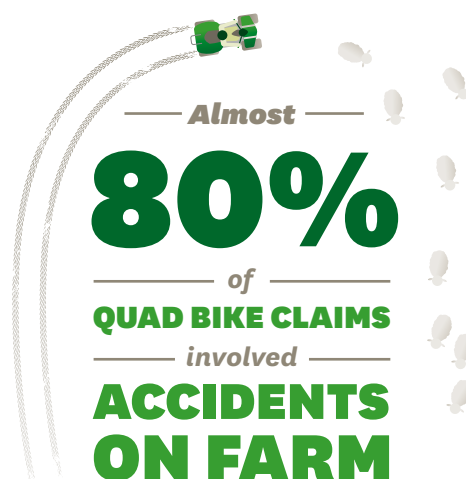
Over 60% of tractor accident claims in the Manawatu-Whanganui region involved core mechanical parts being damaged.

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.

Focus on the ground ahead

In the Manawatu-Whanganui region, almost 80% 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.



Always **STOP & POP**

Claims for
**FIRE
DAMAGE**
to
TRACTORS

has totalled
\$640K

‘Stop & Pop’ to check for nests

We’ve paid \$640,000 for tractor fires in the last 3 years in the Manawatu-Whanganui region.

Bird’s nests are a leading cause, contributing to over 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.

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

Visit our website

www.fmg.co.nz

Email us

contact@fmg.co.nz

Write to us at

PO Box 1943
Palmerston North
4440



**To read more FMG advice,
scan the QR code here**

FMG
Advice & Insurance