

A FEW THINGS WE'VE LEARNT.

With more than \$12.5 million in quad bike claims over the past five years, it was worth taking a closer look to see where we could reduce the risks.

Nearly a quarter of the claims were for theft, and almost two-thirds were for accidents. So we looked into both of these areas and here's what we found out.

ROLLOVERS ARE THE LEADING CAUSE OF QUAD CLAIMS.

On average, FMG receives a claim for a quad rollover or accident every day. Over the past five years, we've received 2000 claims for quad rollovers and accidents, worth over \$8.1m.

But it's more than just your quad bike that's at risk. In the last year alone, WorkSafe have reported 45 injuries and four workplace fatalities from quad bike accidents on farm.

So how can we bring these numbers down? Here are a few tips.



Focus on reading the ground ahead.

Multi-tasking is the nature of the job. However, one in five (21%) quad accidents on farms occur when the rider is performing another task. Because they are concentrating on the task, they may not notice an unexpected change in the terrain or an obstacles in the way. This can be anything from a cow to a fence post, a rock or a rut.



Watch where you're riding.

The majority (more than 60%) of rollovers occur on hilly slopes. But in 15% of quad accidents, wet or slippery ground was a contributing factor.



It doesn't take much to roll.

An object 15cm in size (such as small logs, mounds, ruts, etc) hit at the relatively low speed of 25 km/h when a rider is not active riding can cause a quad bike to roll. The rider may pull on the handlebars to keep themselves upright, further exacerbating the turn of the bike and leading to rollover.

QUADS ARE THE MOST COMMONLY STOLEN FARM ITEM.

The most commonly stolen items from farms are quads and farm bikes. Quad theft typically happens at night, with the quad being taken from inside or near to houses and farm buildings.

Here are some simple tips to help avoid thefts on your farm.



Upgrade locks and lighting.

FMG's data shows that quads are still often stolen from locked farm buildings, with the farm building's isolation giving thieves the time and freedom to circumvent basic locks. Given the value of quads and other farm tools:

- Install security lighting around farm buildings
- Even alarms can often be a cost effective measure
- Upgrading from basic to more advanced locks act as deterrents and obstacles to thieves. For instance, siren padlocks and padlock shackles on the doors quads must pass through.



Lower value quads most at risk.

Thieves are not opportunistic. Rather, rural crime is a deliberate supply-chain process, with criminals on the lookout for quads they can easily re-sell. FMG's data supports this, showing that older, lower value quads are most likely to be stolen. While security attitudes by farmers concerning lower value quads can be a bit more relaxed, their desirability to thieves means they still need adequate security measures.

Additional resources:

Work Safe
[worksafe.govt.nz](https://www.worksafe.govt.nz)



NZTA
[nzta.govt.nz](https://www.nzta.govt.nz)



Police
[police.govt.nz](https://www.police.govt.nz)



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QUAD BIKE ADVICE WORTH LISTENING TO.

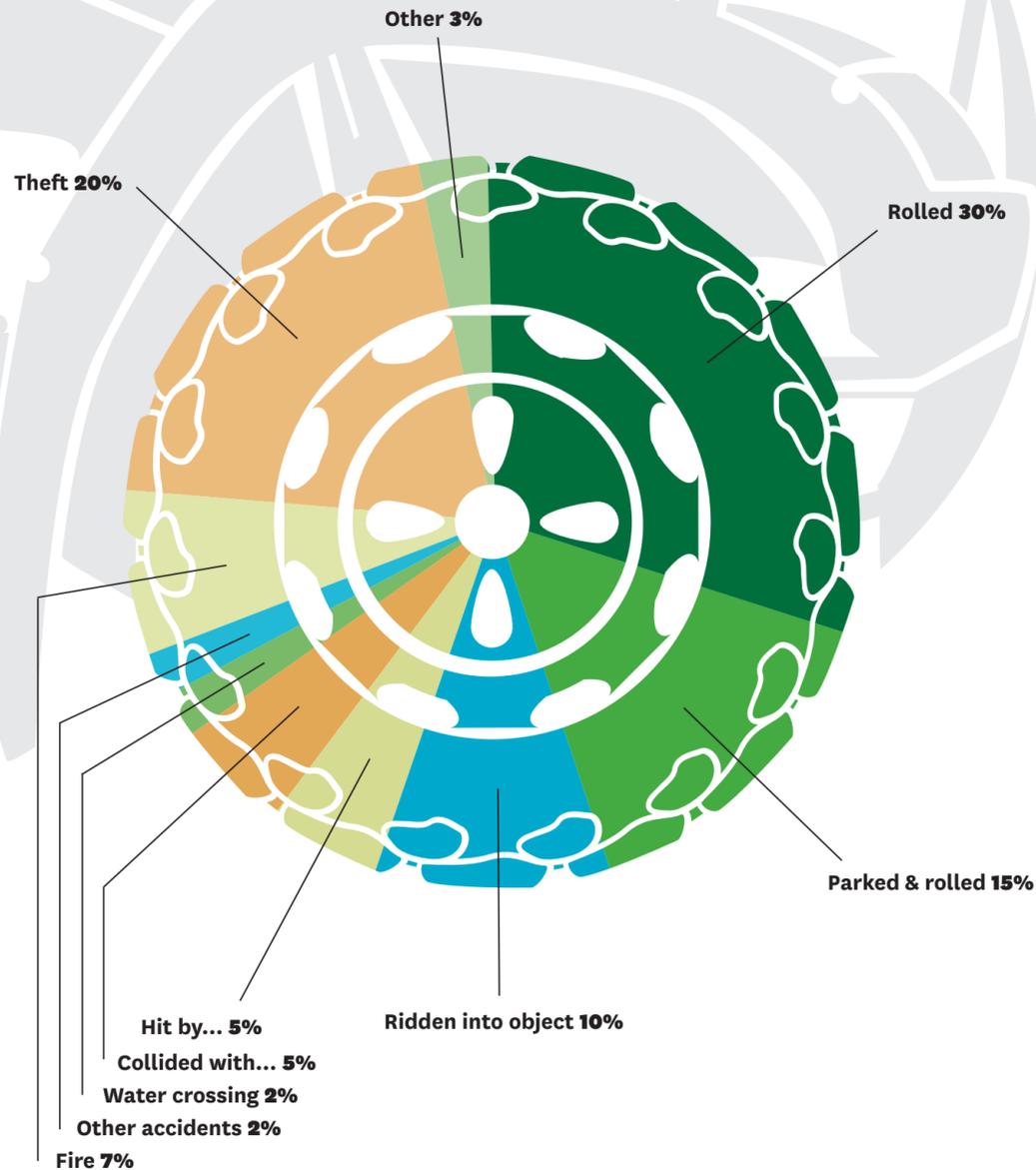


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\$12.5M

of quad claims have been settled by FMG over the last five years.



A SIMPLE RULE TO STICK TO.

Place this sticker on the top bar of the front carrier facing the rider to remind you to always watch where you're going. Almost 21% of quad bike accidents happen when the rider is performing another task – like spraying or moving stock. A small lapse in concentration can lead to a collision, or worse, a rollover. So keep your eye on the most important task at hand. Riding your quad.

FOCUS ON THE GROUND AHEAD



Rollovers more common in early summer.

There is a seasonal bias towards rollover claims in early summer (November to January). This coincides with an increase in mustering and spraying in the high-risk sheep and beef farming regions.



Better to let the sheep get away than the quad.

It is always best to stop the quad before issuing dog commands (as you'll naturally be looking at the dog, not where you're going). And when using the quad to muster, always be conscious of the ground ahead of you, and be willing to let the stock get away rather than putting the quad in a compromised position.

400-500cc

Common quads are over-represented in rollovers.

Over two-thirds of the quads insured by FMG are 400-500 cc. The versatility of the 400-500cc quad makes it a popular choice, especially on the traditional owner/operator farm, where a single vehicle can fill a number of functions. However, 400-500cc quads are over-represented in rollover statistics, accounting for 75% of rolled quad claims.*

*Where engine size is known



Newer quads also accident prone.

Quads that are two years old or newer at the time of the incident account for half of all rollover claims, despite accounting for only a quarter of the quads insured. Subtle handling differences can exist between manufacturers and even between different models of the same quad. If you are buying a new quad, be sure to get the retailer to detail you on the handling differences between your old and new quad.



Carrying extra weight?

Almost 5% of all accidents have had additional weight on the quad from either carrying farm dogs or towing trailers. Because of the versatile nature of quad bikes, they can be pushed past their capabilities and used to tow or pull items they are not designed to. This includes carrying passengers. All of these change the weight of the bike which then becomes more unstable. Liquids can especially cause a sudden shift in the weight of a bike as they splash around.



Park brake at the gate.

Not all accidents happen when the rider is on the bike. Almost 20% of accidents have happened when the rider has hopped off, and the quad has moved (in neutral with no park brake) or driven away by itself and rolled after the accelerator has been hit either by getting off or by the dog. The most common scenario is getting off to open and shut gates.