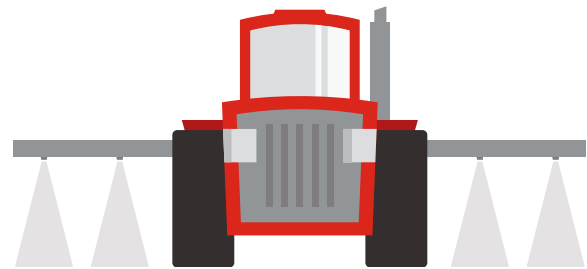


# Managing risk when you're rural

Farming brings with it a unique set of risks due to the wide range of specialist machinery, buildings and activities found on a farm. An important part of farming successfully is managing the risks that could have a significant impact on the business. Here are some tips.



## Avoiding accidental damage

While you may know your farm inside out, visitors, new workers and contractors may not. Here are some tips to help avoid damage to your buildings, machinery and fencing.

- Have a farm induction plan for contractors, workers and seasonal staff. Ensure they are appropriately trained/qualified to do the work required and that contractors have adequate public liability insurance.
- Allocate designated parking areas for vehicles including those of contractors. This helps increase safety and reduce the potential for impact damage. Consider installing barriers in high traffic areas.
- Check for pipework, water troughs or irrigation systems before you dig.
- Regularly inspect irrigator pathways to ensure they're free of ruts, vegetation, overhanging branches, fences and any other obstacles that could cause damage.
- Know the exact location and height of power lines when felling or trimming trees or doing any localised activities where vertical height is involved.
- Avoid driving under irrigators to prevent impact damage to tractors, attachments and the irrigator itself.

## Keeping the farm going come rain or shine

Major weather events are becoming increasingly common. But it doesn't need to be an extreme event to affect operations...

- During periods of high wind, position irrigators "end on" into the wind to reduce the risk of damage, or securely anchor the irrigator arms.
- Routinely check farm buildings. This is especially important before wild weather, to ensure the buildings are weathertight and properly secure. Check machinery is safely stored. Revisit after weather has passed to ensure nothing has been damaged.
- Avoid chemical spraying during periods of high wind if possible.
- Trim tree branches near buildings, power lines and farm equipment on a regular basis. Remove any broken or dying branches and fell any unhealthy or dead trees to avoid them falling and damaging your property, powerlines etc.
- Keep in mind that UV levels and high temperatures can degrade plastic and rubber componentry around farm buildings and machinery. It's wise to check these from time to time.
- Consider elevating any stock, plant or equipment that could be damaged by flood water. Don't stack too high though, as you'll need to keep a clear distance between stored items and lights or sprinkler heads.



SUNCORP

PART OF SUNCORP  
NEW ZEALAND

## Putting out the fire risks

Fire can cause serious loss and interruption to farming operations, but there are some easy things you can do to mitigate the risk of fire.

### Fire watchouts

- Make sure you can get help in an emergency. Consider any challenges you may have with mobile phone/radio coverage.
- Talk to your local fire brigade to find out what will help them in a fire. As a starting point consider:
  - Making sure your property is clearly identifiable e.g. farm name or your RAPID number.
  - Ensuring access routes to key areas such as buildings and water sources are freely accessible for fire engines. We recommend a pathway of at least 4m wide by 4m high along the entire route.
  - Identifying the location of water sources such as swimming pools, tanks or dams so firefighters know where they can get water.
  - Install fire brigade compatible couplings to water storage tanks as this will help fire fighters.
- Ensure hay is dried out before baling and stacking to prevent spontaneous combustion.
- Always have appropriate fire extinguishers, shovels, or knapsack sprayers available during periods of high fire danger so that small fires can be tackled quickly.
- Consult with your local power authority regarding trees near power lines. Ideally trees and branches should be at least 4 metres away from power lines.
- Graze or mow paddocks around farm buildings and yards to reduce the amount of combustible material.
- Be mindful of the fire conditions in the area and where possible avoid using machinery that could cause a fire at times of high risk.
- In very dry conditions stop using equipment like welders, chainsaws, and slashers for example – and reduce tractor operations to essential tasks only.
- Clean all machinery regularly to ensure belly pans and spaces around engines and motors are free of oil, dust, grease, grass and straw. Check for birds' nests before starting up machinery.
- When in the field, paddocks, or bush:
  - Operate all vehicles, machinery, and equipment per manufacturers guidelines.
  - Before using, check that machinery has no obvious mechanical defects that could start a fire especially in its bearings or moving parts and ensure protective equipment like heat shields and spark arrestors are in place.



## Land clearing and controlled burns

Burn-off can be dangerous if not managed properly. It is important to know the rules and how to obtain permission for a burn-off.

- Check the fire danger and fire season status with your local authority and FENZ [checkitsalright.nz](https://www.checkitsalright.nz) before lighting a fire. Let your neighbours know so they can move livestock or take actions to reduce any risk to their property.
- Check the weather conditions the night before, the morning of, and even during a controlled burn. An unexpected change in wind direction is the number one cause of claims relating to out of control burns.

### Simple checks can make a difference

Frequent checks is a great way to reduce the risk of fires and help prevent their spread. It also allows you to keep an eye on vermin and pests.

- Keep areas around plant, equipment, electrical components and switchboards clear of combustibles and remove dust, oils, debris or residue build up according to manufacturer's guidelines.
- Have a specific cleaning routine for dust removal from buildings or areas which are naturally dusty. Dust explosions, where airborne dust ignites and spreads explosively, causes widespread damage.
- Keep areas between buildings clear of old pallets/timber and machinery that could assist the spread of fire between buildings.
- Put in place strict smoking controls if you haven't already to reduce the risk of carelessly discarded smoking material causing a fire.
- Ensure waste bins or skips are at least 10 metres away from any buildings on site (if possible).
- Create a program for pest control which includes checking machinery and cabling for any damage such as chewed wires, or nesting materials around electrical fixtures.

## Play it cool with hot works

Hot work includes welding, brazing, cutting, grinding or doing any kind of work with a flame or heat generating equipment. As a precaution:

- Don't do hot work outdoors during prohibited fire seasons.
- Where possible, perform hot work indoors at a designated safe location, like a welding bay. If this isn't possible, make sure you move any fire hazards or flammable materials out of the area before starting.
- If possible, have someone act as a fire watch while the work is taking place.
- Always do a thorough final check 60 minutes after you've finished the hot work for any hot spots or embers.
- Have serviced fire extinguishers or other firefighting equipment on hand and know how to use it in case a fire starts.

## Make maintenance a priority

Anyone that works in a rural environment knows the importance of regular maintenance to keep things running smoothly. Identify and remediate issues quickly to avoid disruption.

### Buildings, Sheds and Infrastructure

- Repair or replace damaged cladding, roofing, guttering and windows promptly to ensure the building is weathertight.
- Check flashings where the walls and roof meet, and occasionally inspect any pipes and skylights where they might penetrate the roof covering.
- Carry out a regular inspection of fences, gates, artificial windbreaks, sheep or cattle yards and stock underpasses.
- Inspect any greenhouse cladding and materials and replace or repair any panels as soon as you can. Make sure mechanical ventilation systems are on a programmed maintenance schedule.
- Refrigerated buildings and cool stores are often constructed using Expanded Polystyrene Sandwich panel (EPS) which is highly combustible and hard to extinguish once ignited. It's important these are kept in good condition and away from any ignition sources or potential flammables. Any penetrations through a panel will need to be properly sealed, and all exposed or damaged sections should be repaired straight away.

## Plant and Equipment

- Make sure that all equipment is mechanically sound, undertake maintenance when due and make repairs as soon as possible as defective machinery can cause fires. Only use original parts where possible. Follow manufacturers guidelines.
- As some of your machinery may be specialised, consider a regular maintenance routine.
- Check regularly used equipment like submersible pumps and variable speed drives. Keep submersible pump strainers and discharge pipes clear of debris to prevent clogging.
- Create an inspection routine for any wells, paying close attention to any liners, screens, shafts, piping, headworks and ancillary equipment and water pumps.
- Ensure all farm vehicles, tractors, quad bikes and other commercial vehicles are being serviced and maintained regularly to keep things moving on the farm.
- Inspect Irrigators regularly. These can suffer structural and mechanical failures, particularly damage to the pipework and hoses. Check tyres, cables and bolts, frames, and repair any leaking or rusted pipes and joints. As machinery ages, some spare parts may not be available, so keep spares for parts that commonly need replacing.
- Consider installing an alarm-based temperature monitor for any refrigeration plant to avoid stock spoilage.

## Electrical

- Perform periodic verification regularly to confirm that installations are neither damaged nor deteriorated and that there are no dangerous defects.
- Consider installing a backup generator to let you run critical equipment in case of a power cut and an Uninterruptible Power Supply (UPS) to protect against power outages, surges and brownouts. These events can cause wear and tear to pumps which eventually require costly repairs.
- Pop around and check all equipment is back up and running as expected after a power outage.
- Enclose all electrical boards to prevent the build-up of nests, pests, dust and debris.
- Avoid using extension leads and multi-boards wherever possible. Use them correctly and don't overload them.

## Don't make theft easy

Theft from farm buildings is trickier to prevent because of the isolation and distance between buildings. But a few simple steps can reduce your chances of it happening to you.

- Install a self-monitored intruder alarm system to buildings that house valuable plant, equipment and machinery.
- Consider security lighting and CCTV on buildings and areas where high-value items such as tools, quad bikes, and fuel are kept.
- Padlock any accessible gates and cap all hinges, install fuel tank locking devices on all petrol and diesel tanks.
- Remove keys from unattended vehicles and store in a lockable room or cabinet.
- Secure motorbikes and quad-bikes in a safe place or lock them to a fixed anchor point. Keep them out of view from the road.
- Record details and serial numbers of high-value assets and note on SNAP [www.snap.org.nz](http://www.snap.org.nz). Select DNA is also a good tool for protecting your assets [www.selectdna.co.nz](http://www.selectdna.co.nz).
- All firearms should be secured as required by law.

## Store Hazardous Substances safely

Farms and rural businesses often use a variety of agrichemicals, fuels, flammable gases and liquids. These may need special training, management and safety protocols.

- Check the training and certification requirement for the agrichemicals you use and get certified ([Growsafe.co.nz](http://Growsafe.co.nz)).
- Limit quantities to the bare minimum. Only mix what you need and safely dispose of unused chemicals.
- Keep an inventory and safety data sheets for the hazardous substances onsite. Any hazardous substances on site, even things like LPG cylinders, could be subject to compliance certification if you have more than certain thresholds.
- Protect gas cylinders from impact damage wherever possible, and secure them with a chain to prevent them falling over.
- Store and handle all chemicals and fertilisers according to the manufacturer's guidelines. Follow all HSNO requirements where necessary.

- Separate all non-compatible substances, for example fertilisers and flammables.
- Store petrol, diesel fuels and chemicals in clearly labelled, approved containers and in single-purpose locations away from other farm buildings. Use designated containers for specified chemical and fuel storage to avoid cross contamination.
- Keep areas clean of rubbish, oily rags, firewood and other combustible fuel sources.

## Keep your water supply flowing

The lifeblood of any farm, your water supply is precious and should be treated as such. While tank and bore water can be a good backup, it pays to keep your water supply flowing.

- Make sure that water tanks are kept clean, pumps are maintained, and tanks and hoses are free from cracks and leaks. Equipment should be serviced as per manufacturers' specifications.
- Filter the water supply to remove sediment and large particles.
- Pump out your septic tank at least every 3 years and fit a septic tank outlet filter to prevent solids entering the disposal field.
- Protect external pipes from freezing and bursting during periods of extreme cold.

## Think ahead with a plan B

Have a contingency plan in place for your farm that considers disruptive events and ways to minimise these effects. What would happen if:

- The farm owner or key staff weren't able to work for an extended period of time.
- Key buildings, plant or equipment, such as irrigators or dairy sheds were damaged or destroyed.

Plan for the most likely natural disaster events such as floods or fires. The plan should cover actions and precautions to be taken before, during and after these events, who can help and what equipment may be needed.

### Consider:

- Keeping a supply of spare parts on site – especially for critical machines.
- Backing up data (at least weekly) and storing this in a separate building from the main computer system. Cloud storage might be a good option.
- Having a good stock of emergency supplies for both people and animals, including access to adequate feed in case of emergencies.
- Engaging with an expert to help you prepare a business continuity plan – it's your pathway from disaster to recovery.

---

Visit [vero.co.nz/risk-profiler](https://vero.co.nz/risk-profiler) to check out our other risk guides for more tips and in-depth information about managing risk.

**vero**

---

**Disclaimer** – The information presented is of a general nature only and is provided only to help you understand some of the physical risks a business may have and what an insurer might expect you do to manage those risks. It is not intended for any other purpose. You should always seek appropriate professional advice about how you manage the particular risks in your business. No representation or warranty, expressed or implied, is made as to the accuracy or completeness of the information and no responsibility is accepted for any loss, penalty or damages (including special or consequential damages) arising out of the use of all or part of the information. The information presented does not replace the need for appropriate professional advice. Reliance on this communication will not affect or influence policy response.