

Be “Weather Prepared” FarmWeb Urges



Photo shows Ken Isherwood, Operations Director, FarmWeb

FarmWeb, the independent network of agricultural insurance brokers, is urging farmers to think ahead before bad weather hits and so avoid the type of traumas which resulted from the savage winter of 2010.

Ken Isherwood, Operations Director said: “The heavy snow falls and extreme temperatures of last year cost the farming industry and insurers tens of thousands of pounds. Our insurers, NIG, alone paid out over £24m claims relating to burst pipes across all their policy holders which includes many farmers. Loss adjusters Agrical, reported their average claim settlement was around £21,000. They alone dealt with more than 2,400 farm buildings affected by the heavy snow.”

He added: “The impact for farmers can be tremendous and not just in terms of physical damage or loss of stock. If getting to and from the farm is affected, there can also be loss of income and increased costs, for example if livestock food stuffs have to be brought in or additional equipment such as JCBs need to be hired. It is in everyone's interest to “be prepared” so that whilst not all eventualities can be covered, a little forethought can help reduce the impact.”

Working with NIG and Agrical, FarmWeb has put together the following list of action points for farmers to consider:

- stockpile winter feed as close to outlying livestock as possible thus reducing the necessity for transportation on icy or snow filled roads/tracks
- water for animals can account for between 50 and 75% of a farm's total usage so an assessment in advance should be carried out e.g. - can alternative underground routes be considered and where there are exposed pipes and check that these are adequately lagged
- when low temperatures are forecast, it may be better to temporarily switch off the water supply
- if pipes become frozen, avoid applying naked flames to thaw them out use heaters instead
- consider installing holding tanks in case of widespread failure of water supply (as occurred in Northern Ireland last winter)

- aluminium flashings at the apex and above gutters can reduce the chance of snow sticking to roofs and may aid clearance
- ensure any snow clearing equipment is as close to the farmstead or buildings as possible
- inspect buildings as regularly as possible for snow build up and damage to gutters etc
- clear snow regularly to avoid a build up resulting in farmyards becoming “lethal ice skating rinks”
- ensure equipment, particularly vehicles are well maintained with tyres checked, batteries charged up, wiper blades operational etc
- ensure back up generators are operational and serviced
- make sure that all staff are aware where the mains stop tap is located
- buy in stocks of grit and sand and place around the farm so it can be easily and quickly applied
- keep a quick note of when and where preventive action has been taken
- Keep an up to date list of staff, suppliers and customers and think how you would contact them in case of an emergency.

TOP TIP

In the farmhouse it can pay to not only increase the heating levels, but to open any attic or loft hatches to allow the warmer air to rise. Nigel Collinson, Managing Director of Agrical advises: “In many cases, whilst people will leave the heating on, efficient insulation means little if any heat will reach attics. This results in it turning into a freezer as it's often where the central heating cold water system pipe work is located. Better heat circulation helps to avoid that situation. If the property is vacant the heating and cold water system should be drained down and shut off”.

ENDS

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