



STAY SAFE  
ON THE FARM



## LET US HELP

Our Risk Services consultants can help you identify hazards, estimate impacts, and develop contingency plans to reduce, control, or avoid risks that could have a negative impact on your farming operation.

Our range of loss-prevention services for eligible operations includes:

- Hazard identification and controls assessment
- Safe storage and handling of agrichemicals
- Emergency response planning
- Best practices for fire safety
- Environmental planning
- Infrared thermography



# WHAT WE CAN DO FOR YOU

## IDENTIFY HAZARDS

Our Risk Services team can detect and reduce a variety of property, liability, crime, and business interruption risks around your farm:

- **Wiring** – due to corrosion, vapours from animal waste, farm chemicals, humidity from machinery, or faulty or inadequate electrical installations
- **Property** – resulting from unsafe storage of agrichemicals, water damage, or impacts from sudden, severe weather
- **Personal safety** – due to slip and fall hazards, mishandling or misuse of machinery, equipment, vehicles, or recreational vehicles
- **Inventory or equipment** – resulting from fire, theft, or vandalism

## SCAN ELECTRICAL PANELS



Electrical malfunctions are a primary source of ignition for many barn fires. The corrosive environment in barns exposes wires and connections to increased resistance and heat, which can ignite nearby combustible materials. Fire prevention professionals recommend annual infrared thermography inspections to reduce the risk of fire.

Our trained thermographers use infrared cameras to scan electrical panels and detect otherwise invisible arcs. Testing is fast, safe, effective, and convenient — it's not necessary to shut down any equipment or stop production. After an infrared scan of electrical and mechanical equipment, you'll receive a written report that pinpoints any areas of concern.

A service that would ordinarily cost as much as \$2,000 a day, thermography is offered to eligible customers for no additional cost. Early detection means early intervention: Ask your broker if you qualify.





# OTHER WAYS YOU CAN STAY SAFE

## CREATE AN EMERGENCY FIRE PLAN

Make sure all family members and farm workers know what to do and understand their role in an emergency.

- Ensure emergency numbers are made available and can be easily accessed by all.
- Share your plan with the local fire department to familiarize them with your property, the uses of your buildings, and what they contain.
- Always keep an open roadway around the perimeter of buildings for access by firefighting equipment, no matter the time of year.
- Display and maintain an emergency 911 address in reflective materials on both sides of your mailbox.
- Keep your written emergency plan in a permanently installed mailbox that includes:
  - a detailed map of the farm
  - list of emergency contacts
  - list of the types of hazardous materials stored on the farm, along with the material safety data sheets (MSDS) for each chemical
  - list of major contents of each building

## REVIEW YOUR CURRENT SECURITY

- Gate all entrances and install security lighting controlled by motion sensors or photocells.
- Identify your animals by using ear tags, branding, ear notching, etc.
- Disable parked farm equipment and never leave keys in unattended vehicles.
- Lockall entrances to the facility when you leave.
- Use a surveillance system.
- Install steel doorframes and doors with deadbolt locks.
- Postno-trespassing signs along your property.
- Conduct background checks on employees.
- Require a regular check-in for all deliveries.

## KEEP GOOD RECORDS

- Maintain documentation of annual production, detailing income and expenses by category for all farm income, such as crops, livestock sold, etc.
- Document all farm assets, including serial numbers, vehicle identification numbers, and other identifiable markings.
- Photograph or video key assets, including dates and identifiable backgrounds.
- Hold on to expired insurance policies and certificates in case they are ever needed.
- Store your farm inventory and other important financial records off-site or in a fireproof safe.

## ASK YOUR BROKER ABOUT WESTERN GENERAL

Western General farm insurance has you covered with loss-prevention services, customized product lines, and a 93% claims satisfaction rating.

To make sure you have the right protection in place, share the following with your broker:

- The major processes and operations essential to your farming business.
- How you're currently using your barns and outbuildings and if you're using a structure for something other than the purpose for which it was built.
- Any planned renovations or improvements.
- The purchase of new machinery or equipment.



Don't forget to ask your broker if you're eligible for a complimentary on-site loss-prevention consultation with Economical.



[economical.com](http://economical.com)

Economical Insurance includes the following companies: Economical Mutual Insurance Company, The Missisquoi Insurance Company, Perth Insurance Company, Waterloo Insurance Company, Family Insurance Solutions Inc., Sonnet Insurance Company, Petline Insurance Company. Percentage based on 91,254 Economical claimant survey responses measuring customer satisfaction with claims services from January 2007 to December 2016. ©2017 Economical Insurance. All rights reserved. All Economical intellectual property, including but not limited to Economical® and related trademarks, names and logos are the property of Economical Mutual Insurance Company and/or its subsidiaries and/or affiliates and are registered and/or used in Canada. All other intellectual property is the property of their respective owners. 5913-092017

