

Fairmont Farmers Mutual Messenger

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HARVEST SAFETY REMINDERS

Harvest will soon be underway and farmers will be in one of their busiest times of the year. Long hours and dangerous working conditions are accepted as a normal part of a farmer's life, but no one should become a statistic for the sake of getting done a day or two earlier.

Safety Tips for Farmers

- Stay alert. Take breaks -- get out of the cab and walk around every few hours.
- Shut down the machine before working on it. If the combine becomes clogged, shut off the motor, not just the header, before attempting to unplug it by hand.
- Know where your co-workers are. Visibility is poor around large machinery. Many deaths are the result of bystanders being run over or crushed between machines.
- Never trust hydraulic systems when working under a machine. Always use a safety prop if you must work under a header or other heavy machinery.
- Never step over a rotating PTO. The few extra steps you save by not walking around the tractor aren't worth losing your life.
- Never stand on grain that is being moved. Every year people "drown" in grain carts and grain bins that are being emptied.
- Keep grain auger grates and shields in place. Protect your hands and feet.
- If you must move machinery on a roadway after dark, have working headlights and flashing front and rear warning lights.
- Always display the reflective, triangular slow-moving vehicle emblem on all tractors, combines, grain carts, and other farm machinery when driven or pulled on public roadways.

Safety Tips for Rural Residents

- Remember to be watchful on rural roads during harvest. A car going 50 mph coming up behind a farm implement moving at 15 mph closes at a rate of over 50 feet per second.
- Don't pull out in front of farm vehicles. Heavily loaded trucks and grain trailers can't stop as quickly as a passenger car.
- Watch out! Trucks and farm equipment may be entering the roadway from field lanes in places where you wouldn't normally expect them.
- Give them room. Eight-row headers are nearly 25 feet wide and 12-row headers are nearly 35 feet wide. These take up nearly all of a roadway. When overtaking a combine, give the farmer time to see you and to find a safe place where he/she can pull over and make room for you to pass. Never attempt to pass a wide farm machine until the driver is aware of your presence.
- Never try to pass a combine or other implement on the shoulder of the road. If you hit a washout or hidden culvert, you could roll the vehicle.
- Harvest activity can disturb deer, causing them to be on the move during times of the day they are usually lying down. Be especially alert for deer during harvest.

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Working together we protect our own

www.fairmontfarmersmutual.net

EQUIPMENT BREAKDOWN COVERAGE FOR YOUR HOME AND FARM

Farm Equipment Breakdown Coverage Farms have changed. So have the risks.

Be sure you're protected.

New kinds of risks, new kinds of protection

To maximize output and minimize waste and downtime, you depend on expensive equipment. Today's equipment, with the latest high-tech components, may be prone to break down. Older equipment pushed to the limit is also vulnerable.

Now, your farm owners policy can be extended to include coverage that protects your equipment and the exposures of both the farm operations and the farm dwelling. There is an additional premium charge for this coverage.

New technology adds to equipment risks

Global competition has farmers working smarter as well as harder. Computers are "tools" found on virtually every farm, indispensable to record, store and analyze satellite images and to provide current data on crops, soil, weather and other conditions. Innovations such as GPS can bring new exposures, yet most farm policies exclude equipment breakdown risks.

Covered Equipment

- Electrical distribution systems
- Boilers and pressure vessels
- Heating, cooling systems
- Refrigeration systems
- Business computers
- Deep well pumps and motors
- Center pivot irrigation equipment
- Emergency generators
- Grain dryers
- Milking machines
- Ventilation fans
- Bulk milk storage tanks
- Mechanized feed, waste, and egg handling equipment
- GPS units
- Heating, air conditioning, hot water heater, and major household appliances within the farm dwelling

Fill the gap

Affordable equipment breakdown coverage can pay for equipment repair or replacement, lost business income, perishable goods and related expenses. Equipment breakdown coverage is essential as farmers take advantage of emerging technology

Home Equipment Breakdown Coverage

Protect the heart of your home.

Homeowner policies and warranties are not enough

Most homes, no matter the size or value, have electricity, heat, air conditioning, and hot water. When an equipment breakdown occurs, some homeowners assume they have coverage, either through their homeowners policy or a warranty or service contract. In many cases, they don't.

Most homeowners policies exclude mechanical breakdown. Warranties and service contracts typically only cover a specific piece of equipment. Also, warranties expire and are usually not renewable.

Equipment Breakdown coverage fills the gap

Homeowners Equipment Breakdown insurance fills an important gap by covering a wide range of essential home equipment. It pays for mechanical breakdown, electrical system, and pressure equipment damage resulting in direct physical damage to covered equipment caused by an equipment breakdown.

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**Covered Equipment**

- Furnaces, heat pumps, heaters, solar heaters
- Central air conditioning
- Ventilation systems and fans
- Boilers and water heaters
- Kitchen and household appliances
- Well pumps
- Backup generators
- Chair lifts and elevators
- Electric power panels
- Central vacuums
- Home security systems
- Pool and spa equipment

The following are some covered risks that are common to both home and farm

For a complete description of coverage, refer to the actual policy

Covered Equipment

- Mechanical breakdown
- Electrical short circuit
- Breakdown of appliances and built-in equipment
- Pressure vessel bulging, cracking and collapse
- Business computer breakdown and data restoration
- Utility service interruption

For more information about farm and home equipment breakdown coverage, or to add this coverage to your policy, please contact your agent.

This article provides a basic description of these products. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your agent.

Fall Maintenance Tips

During the fall season, before the weather grows colder it's important to prepare for the winter months to prevent costly damage later on. Below are fall preventative home maintenance steps that every homeowner should follow.

Gutters and Downspouts

- Clean gutters and downspouts frequently throughout fall to prevent build up of leaves and other debris. Neglected gutters can lead to wood rot problems, pest infestations, wet basements, foundation damage and many other expensive complications.
- Be sure water is not coming down behind gutters and that all support brackets are securely in place.
- Check to ensure water drains properly and doesn't pool, which can cause damage to foundations, driveways, and walkways.

Windows and Doors

- Inspect and repair any loose or damaged window or door frames.
- Install weather stripping or caulking around windows and doors to prevent drafts and lower heating bills.

Heating Systems

- Replace the filter in your furnace. Consider having a heating professional check your heating system to ensure optimal performance and discover minor problems before they turn into costly major repairs.
- Clean your ducts to better your heating system's efficiency as well as to reduce household dust and to provide relief to those with respiratory problems. Also check for air leakage especially around joints.

Plumbing

- To prevent pipes freezing and bursting, ensure that the pipes, as well as the wall cavities where they reside, are well insulated. Be sure that you know how to locate and turn off the water shut-off valve in case pipes do freeze.

Chimney and Fireplace

- Call a professional in to inspect and clean your chimney. Fireplaces that are regularly used during the season should have an annual cleaning to prevent dangerous chimney fires. Test your fireplace flue for a tight seal when closed.
- Consider installing a carbon monoxide alarm near the fireplace and furnace.

Attic ventilation

- Be sure attic insulation doesn't cover ventilation vents in the eaves to prevent winter ice dams on the roof.
- Be sure ridge vents and vents at eaves are free of plants and debris.
- Check bird and rodent screens for attic vents to prevent any unwanted guests.

Yard work

- Trim any tree limbs that are dangerously close to power lines or the roof of your house. Heavy snow and ice can cause roof damage in the winter.

Excerpts taken from AROUND THE HOUSE Home Repair Services Website





Fairmont Farmers

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