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CIH 5400 15' No-till Drill, Blue Cart, good cond., #8504Z



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Glencoe 8RN Cultivator, S-Tine, very nice, #1512A



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Green 2436 Offset Unused, 13.5' Wide, 24" Diameter Blades, Tandem Axle...Stock #252



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Salford 570 RTS 24' Wide, Weight Package, 10' Wide Base, Finger Harrows, Rolling Baskets, Very Nice, #1581A

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Production

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Insurers are finding this is far less expensive than paying for the loss of a farm structure

BY BOB REID

Ontario Farmer

Cambridge – It is not often that the word “free” and insurance appear in the same sentence but that combination has been brought together in an attempt to prevent barn fires.

A high number of barn fires over the last few months in southern Ontario has focused attention – not only from the farm community but a general audience – on the concern for loss of livestock and property value.

The Cambridge-based Farm Mutual Reinsurance Plan (FMRP) is offering a free service to its member companies in the farm community that will hopefully prevent barn fires by identifying possible causes of fire.

Offering the free service is a far less expensive option than paying for the loss of the type of barn common in agriculture today, said Steve Smith, president and CEO of FMRP.

The company – which has 52 member companies across Canada – has been involved with farm building loss claims of \$5 million since the beginning of the year. This included barns housing hogs, horses,

dairy cattle and goats.

He encouraged farmers to contact their insurance company which can then help in accessing the service.

Eight inspectors are employed by FMRP to inspect farm buildings and provide a risk assessment report. Much of this is determined through thermal imaging scan of electrical systems. This is often done with the business owner's electrician present to address issues immediately.

Thermal imaging cameras can detect any increased temperature inside electrical and mechanical systems indicating a problem that could potentially cause a fire.

Differences in temperature of up to 300°C from the norm have been detected inside electrical fixtures, said Smith.

Eighty per cent of barn fires are attributed to electrical system failures. These are related to such things as unsecured connections, lack of maintenance, rodent damage.

A report provided with the service indicates action items that need addressing with notes to the insurance underwriter where risk specific information is provided.

FMRP does approximately 1,000 building inspections per year but has the ability to do more, said Smith.

The target size operation is farm buildings with a value of \$1.5 million and higher but the

company will do properties of lesser value if requested by the insurer.

Seventy per cent of all farm and commercial properties inspected by FMRP have revealed electrical anomalies identified through thermal imaging.

The ammonia created in modern hog facilities is particularly hard on electrical equipment. FMRP has recommended that electrical main panels be installed on the outside wall of hog facilities.

The company has encouraged changes in the national Farm Building Code that would make livestock buildings safer.

That does not include installing sprinklers in livestock facilities, a suggestion that has surfaced after recent large losses of livestock. Installing sprinklers in livestock facilities is not practical, said Smith.

At the same time he is aware of the concern among the public and animal rights groups in particular that have resulted in demands for increased safety in livestock housing to prevent death loss from fire.

FMRP offers training for member companies staff involved with loss control.

The company is connected to a Canada wide network of farm mutual companies.

It can be reached on line at www.fmrp.com or by phoning (519) 740-6415.

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