



Loss Prevention – Agribusiness

The goal of Ayr Farmers Mutual and the Loss Prevention Department is to reduce the risks that would lead to a serious injury to yourself or a loss to your property. By identifying potential hazards, our Loss Prevention Representatives offer valuable advice on keeping your home or business free from personal injury or damage. They can also ensure that adequate limits of coverage are placed on your property.

Our Loss Prevention Representatives will be visiting each farm, rental income property, and commercial property at least every 5 to 7 years at a time which is convenient to you.

ONTARIO ENVIRONMENTAL FARM PLAN

This program, designed by the Ontario Farm Environmental Coalition, was developed by farmers with the technical expertise of various Ontario Ministries. After completion of the comprehensive assessment of your farming operation and a commitment to remedy any identified weak areas, a discount will be available on our qualifying Specialized Farm Packages.

AGRICULTURAL SAFETY AUDIT PROGRAM

Farmers initiated this program to protect themselves and their employees from losses. It is designed as a tool to easily identify hazards which may be present in your operation. Identifying these hazards and working towards reducing them, shows a commitment on the part of our farmers to put safety first in their farming practices.

ELECTRICAL PANELS

Keep all panels clear of dust and debris. Circuit breaker panels are designed to provide over-current protection for your electrical system including wire, switches and receptacles, as well as protection of your connected equipment (i.e. power tools, appliances).

Fuse panels have not been installed since the mid 1970's. If your fuse panel has not recently been inspected, you should have a qualified electrician verify the safe operation of your electrical installation.

LIGHTNING AND SURGE PROTECTION

To protect your family, livestock and farm property, ensure surge protectors, lightning rods, grounding cables and system components are approved, certified and installed only by qualified technicians in accordance with regulations. Metal sided buildings should be grounded even if there is no electrical service in the building.

EXTENSION CORDS

When you use an extension cord, you increase the length of the electrical circuit which, in turn, adds resistance. The amperage increases with the increased length and resistance in the circuit, which can be dangerous if the cord is not sized properly. As well, the increased amperage can harm or cause premature failure of appliances especially those with electric motors (i.e. power tools).

HAZARDOUS CHEMICALS & PRODUCTS

You must store hazardous materials (i.e. herbicides, insecticides, fungicides, fertilizers, etc.) according to manufacturer's recommendations and applicable regulations. Ensure they are clearly labeled to further eliminate guesswork in an emergency situation.



FUEL OIL TANKS

Like most metals, the fuel oil tank located in your basement or your yard will deteriorate over time. Replacing corroded tanks, weak support structures or faulty lines before it's too late can save a lot of grief to all those involved. The cost to clean up a spill can run in the tens or hundreds of thousands of dollars for the removal of contaminated soil, site environmental reports, and additional living expenses while cleanup is underway. You may not be able to live in your house (or sell it!) because you have no potable water. The only real solution is prevention.

FOAM INSULATION

Building codes require that exposed foam interior insulation (in walls and roof) be covered with an approved heat barrier. Although foam plastics (such as polyurethane and polystyrene) and porous cellulose insulation are excellent insulating material, they are easily ignited. Fires in buildings with unprotected insulation may spread rapidly and involve the entire building before fire personnel can effectively fight the fire. Well before this happens, gases caused from the burning insulation can quickly prove fatal to you and your livestock.

BUILDING & PROPERTY ACCESS

Proper handrails for entrances and staircases need to be installed for the safety of everyone. Check that steps and walkways are kept in good repair to prevent falls. Walkways must be kept clear of objects, debris, ice and snow throughout the year. Keeping a clean, clear space around buildings, general yard areas and laneways can help reduce the risk of fire spreading from one building to another and ensure that firefighters can access all areas of your property and avoid costly delays.

WATER DAMAGE

Water can do considerable damage to your buildings, either immediately or over several months with the growth of mould. We recommend that you include in your maintenance schedule to replace worn shingles, trim branches that are hanging over your building, clean out eaves troughs, and direct downspouts away from buildings to reduce the potential for damage to your roof which could allow water inside.

Check for loose or worn hoses, especially connections to dishwashers, washing machines and laundry tubs which are common causes of failure. By installing a battery back-up sump pump or an alarm on your sump pump, it could save unfortunate damage in the event of a power failure. Homes with galvanized plumbing will eventually experience water damage as rust forms on the aged plumbing.