

What you can expect from the Loss Prevention Representative's visit:

- Assessments are completed by geographic regions, so your visit most likely will not coincide with your policy renewal or visit from your agent or broker.
- The average assessment will take about one hour. For farm or commercial properties, this will take longer depending on the number of buildings on your property.
- The Loss Prevention Representative will confirm the information your agent or broker has on file regarding your property, such as the electrical and heating items, and the distances between buildings on your property.
- If possible, it is best for you to accompany the Loss Prevention Representative while they are on your property; this will enable them to share their findings with you during the visit.
- Our Loss Prevention Representatives are WETT certified by the Wood Energy Technology Transfer Inc association. They are qualified to confirm the safe and effective use of your wood burning appliances.
- Our Loss Prevention Representatives are certified to use Thermal Imaging Cameras to detect anomalies in electrical and mechanical equipment which can prevent devastating fires at your farming or commercial business.
- Although many of our visits do not require corrective action, some properties will have recommendations that the Representative will discuss with you at the time. A typed copy of the recommendations will also be mailed to you.



Ayr Farmers Mutual offers Loss Prevention Services that are designed to help reduce the risk that may lead to a serious loss.

Please contact us if you have any questions.

Ayr Farmers Mutual Insurance Company

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**Ayr Farmers
Mutual
Insurance Company**



Thinking ahead helps.

YOUR LOSS PREVENTION PARTNER



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OUR LOSS PREVENTION GOAL

The goal of the Ayr Farmers Mutual Loss Prevention program is to reduce the risks that can potentially lead to a serious injury to yourself or a loss to your property.

Our Loss Prevention Representatives schedule visits every 5 to 7 years for all rental, agricultural and commercial properties. By identifying potential hazards, they offer valuable advice on keeping your home or business free from personal injury or damage.

BENEFITS OF LOSS PREVENTION AND RISK MANAGEMENT

Loss Prevention and Risk Management are not only safety awareness programs designed to reduce or eliminate hazards on your property, but it is also a program designed to reduce the chance of loss.

This benefits you, the Policyholder, and Ayr Farmers Mutual. By working together, we can increase the desirability of a risk by providing recommendations which, when completed, will reduce the chance and severity of a claim.

There's a mutual benefit to working together.

Have a look around. You can help with loss prevention by using this checklist to review your property.

☐ SMOKE DETECTORS

Fire safety regulations require that smoke detectors are installed on each level of a residence including the basement as well as outside any sleeping quarters. We also recommend the installation of a CO₂ detector as well as having a fire extinguisher in an easily accessible location.

☐ WOOD STOVES

A common fire hazard comes from the build-up of creosote in flue pipes and chimneys of wood burning appliances. Have your chimney cleaned by a qualified chimney sweep on a regular basis.

☐ SUMP PUMPS

Basement flooding can not only destroy your belongings but can also cause deterioration to your home and equipment. The growth of mold inside your home is a serious health concern. The installation of a sump pump with an alarm helps to keep unwanted water from getting in your basement. We also recommend a battery back-up pump in case of hydro outages.

☐ OIL TANKS

Leaks or spills from a tank can not only cause serious health and property damage, but can also create huge environmental problems. One cup of fuel oil can contaminate enough water to fill an olympic-size swimming pool! AFM underwriting guidelines require an Oil Burner Technician Report if your inside tank is over 20 years old or your outside tank is over 15 years old.

☐ LIABILITY

Help reduce your liability exposure by installing handrails on staircases and steps. Handrails may prevent falls that can result in injuries to you and to visitors to your home. Are there other areas on your property that might be a safety hazard for yourself or visitors?

☐ EXTENSION CORDS

Extension cords are for temporary use only. Often the improper gauge of cord is used for the electrical current being drawn, causing the cord to overheat and possibly starting a fire. Eliminate the need for extension cords by having a licensed electrician install electrical outlets.

