

Towergate Lloyd & Whyte Spring/ Summer 2008

Welcome to Towergate Lloyd & Whyte's Spring/ Summer 2008 newsletter. The newsletter has been designed to keep you in touch with important topics that are affecting the farming industry at present.

Nick Hatch – Managing Director Towergate Lloyd & Whyte

Unfit for the Road?

Britain's rural roads have never been busier. And with spot-checks suggesting large numbers of agricultural tractors, trailers and towed equipment are unfit for highway use.

At the time when The Department for Transport is considering cutting the current 60mph speed limit on rural roads because of the high number of deaths on country lanes, we are told over a third of tractors are not road-worthy.

That's the headline finding from a recent survey conducted by BAGMA (the UK's agricultural dealer organisation). Combine this figure with the statistics for trailers and things look a whole lot worse. Just over half (56.3%) of trailers and towed equipment stopped was unfit for highway use, and 14% needed to be banned from the road on the spot.

There has never been a time when Britain's rural roads have been busier. Ever increasing traffic and the onset of satellite navigation systems make it easier for drivers to take short cuts through the countryside, breaking the stress and tedium of our motorways.

And the dangers are all too apparent when the Department of Transport releases figures showing 64% of all road fatalities take place in rural areas. Narrow lanes, blind corners, unfamiliar territory and coming upon slow moving agricultural vehicles are the most common causes.

Amazingly, of nearly 250 tractors spot checked, only 35 or so had no faults and were fully road-legal. Most of the reasons for vehicles failing their road-worthiness test were minor and easily rectifiable. Windscreen wipers and washers not working was the number one failure point, affecting visibility.

Of particular concern was the quality of braking equipment and braking lights and steering. Ineffective braking systems on trailers are having a knock-on effect on tractors. Their brakes then become the sole means of stopping the whole rig which leads to accelerated wear on the tractor and longer braking distances. Faulty steering mechanisms are another worrying factor especially when considering the size of these machines.

Farmers, along with most other businesses are working to increasingly tight margins with the prospect of the maintenance and service of vehicles being compromised to reduce costs.

The number of rural road users is increasing, and agricultural vehicles

are becoming more powerful to cope with the demands of the farming business. Tractors are now capable of speeds over 60 mph, so the ingredients are in place for a dangerous mix.

We recommend our clients should use BAGMA's five-minute Vehicle Health Check Scheme to allay some of the consequences should their vehicles or equipment be one of the thousands involved in these incidents each year.

Farmers making simple and regular maintenance routines and checks are the only way forward if the farming industry is to side step attracting the unwelcome interest of government and other institutions; the prediction of an annual costly tractor MOT and more restrictive insurance could become a reality.

Although agricultural vehicles are not subject to an MOT, this does not mean that the maintenance and service is not regulated. The Health and Safety at Work etc Act 1974 and the Provision and Use of Work Equipment Regulations 1998 (PUWER98) apply to agricultural vehicles, trailers and trailed appliances.

Tractors and the like are not only road vehicles, but also tools of the trade, used around the farm for a variety of purposes. Farmers must ensure that the equipment is always maintained in an efficient state and efficient working order.

Power Take Off (PTO) guards, brakes, hydraulic hoses etc must be maintained to do their job at all times. The frequency of the checks is dependent upon the equipment and the risk involved. Regulations do not require farmers to keep a maintenance logbook, but proof of a regular maintenance programme will be a positive feature in any investigation should an incident occur.

BAGMA's scheme is free of charge and will in all likelihood save the cost of expensive repairs if any problems are identified early. More importantly, this is a positive measure to help farmers prevent accident, injuries and fatalities with the obvious benefit to all concerned.

If the HSE were to investigate an incident, the fine that the farmer may face, if guilty, could lead to the closure of the business and catastrophic consequences to the family.

A BAGMA vehicle health check form can be found at www.bagma.com or let us know and we will send you a copy.



Win A Karcher Pressure Washer*

Towergate Lloyd & Whyte are offering you the chance to win a Karcher Pressure Washer. Simply ask for a FREE no obligation quote for your Farm or Motor Fleet insurance by completing your name, address and insurance details below. Then return by FREEPOST or hand it in at one of the Farm Shows.

* Terms and conditions apply
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For your chance to win a Karcher Pressure Washer simply fill in the form below:

Name: _____

Occupation: _____

Address: _____

Postcode: _____

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E-mail: _____

Where did you hear about us? _____

Please indicate the insurance cover you would like a FREE no obligation review for:

Insurance Type	Renewal Date	Insurance Type	Renewal Date
Farm Combined	_____	Commercial	_____
Motor Fleet	_____	Motor	_____
Engineering	_____	Household	_____
Disease Risk	_____	High Value Property	_____
Travel	_____		
Other (Please Specify)	_____		

Why not recommend a friend or business contact and receive a £20 M&S Voucher (if a policy is taken out):

Name: _____

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If you would like to recommend more than one person then please call us on 01823 625503

Contact us on:

Tel: 01823 625501 Fax: 01823 625575

E-mail: lloydandwhytesales@towergate.co.uk Web: www.towergatelloydandwhyte.co.uk

Terms and Conditions

- No purchase necessary.
- The free prize draw is open to all UK-Residents aged 18 or over excluding employees and family of Towergate Lloyd & Whyte and Whyte Farm Insurance or Towergate Underwriting Group Limited and other parties administratively involved in this promotion.
- Entries must be on the form provided and handed to a representative of Lloyd & Whyte Farm Insurance at the show or returned by FREEPOST.
- Only one entry per person.
- The winner will be the first name selected on 12/12/08 and will be notified by post within 7 days.
- The winners name will be disclosed on application to Towergate Lloyd & Whyte Farm Insurance.
- The prize is a Karcher Pressure Washer HDS 601.
- No cash or other alternative will be offered.
- The Judge's decision is final, no correspondence will be entered into
- The winner must agree to their name and photograph being used for promotional purposes.

Data controller for your personal data is Towergate Lloyd & Whyte Farm Insurance, part of Towergate Underwriting Group Limited.

If you do not wish to receive further information on Towergate products or services, please tick

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Watch out for fuel thefts

With the rising cost of fuel affecting people nationwide it is little wonder that fuel thefts are on the increase. The Tenant Farmers Association (TFA) has learned that domestic heating oil and fuel and both red and white diesel are being targeted. It is hardly surprising considering that six months ago domestic oil cost 37p a litre and today it costs about 56p a litre, with red diesel continuing to rise in cost.

In Suffolk during a three week period earlier this year, police reported 36 oil thefts. Whilst in Norfolk in the first three months of this year police reported 50 oil thefts. Thieves are reported to drive into farm yards with tankers and vans with tanks in the back and removing fuel. Lorries and tractors left unattended overnight have also had their tanks drained.

So what can farmers do to help keep their fuel safe? The TFA advises that you should check the fuel level regularly so that you know how much fuel is in the tank. Buy a padlock for the tank, or fit a lockable filler cap. Consider installing security lights which come on when there is movement within the area, or fit a simple alarm system. An infra-red model may cost less than you think and will alert you when someone enters your property. Be vigilant, if there are strange vehicles driving around, consider for a moment what they might be doing and try and take a note of the registration plate number. If the tank is in an isolated area consider moving it to a more visible area. Don't try to conceal it with fencing or panels as this may be illegal or dangerous. There are strict regulations regarding the citing of tanks.

The TFA is the only organisation dedicated to the agricultural tenanted sector and is the authentic voice of tenant farmers. If you are interested in learning more about the TFA either visit the website www.tfa.org.uk or contact Head Office on 0118 930 6130.

Child safety - Learning from tragedy

You may have heard that in February this year HSE prosecuted a father for the death of his 12 year old son. This is true. It is not a case that was brought lightly but after great consideration. The legal circumstances and the avoidable nature of the child's death meant that HSE was obliged to enforce law that is designed to protect children.

The law is not new. For more than 50 years it has been illegal for children under 13 years of age to drive tractors. Even at 13 there are specific conditions that must be met. In this tragic case the 12 year old boy had been repeatedly allowed to drive, unsupervised, a tractor; sadly he died whilst doing so.

The district judge was concerned that HSE take every opportunity to publicise this case and for the agricultural community to ensure they are aware of the law applying to children and agricultural work. In the two year period during which this child died, there were another 10 child fatalities in agriculture and two major injury accidents from a range of different causes.

HSE is keen that children experience agriculture and learn with their families but this must be approached sensibly. We are urging all in the agricultural community to re-evaluate what you are letting your children do. Are you allowing children to undertake tasks that are not legal or are beyond the individual child's capability?

To help you understand your duties to children, there is an Approved Code of Practice entitled "Prevention of accidents to children in agriculture". This includes full details of the law that applies. This is available from HSE books and good booksellers. HSE produces free leaflets on child safety and has links to child safety information on their website.

Employee Profile

Name: Sandra Edwards

Title: Account Handler

Contact Details:
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Sandra.edwards@towergate.co.uk

History:

Sandra has been with Towergate Lloyd & Whyte for 9 years. She has worked her way up to the position of account handler. Sandra enjoys her role especially when she goes to the various agricultural shows and meets her clients face to face.

In her spare time Sandra likes to potter in her garden and when the weather is good she enjoys taking to the water in her boat.



Shows 2008

It's going to be another busy summer for us, hopefully the weather will be kinder to us this year!

We always have a great time meeting and discussing farm issues with you. As usual we will be providing light refreshments throughout the day at each of the shows, so please feel free to join us and take a break during your visit to the shows.

This year our free prize draw is a Karcher pressure washer, so don't forget to fill in the attached slip to make sure you are in with a chance of winning it.

The 2008 shows we are attending are:

- Royal Cornwall Show – 5th, 6th & 7th June
- Honiton Show – 7th August
- Okehampton Show – 14th August
- Gillingham & Shaftesbury Show – 20th August
- Beef & Growing Cattle South West – 17th September
- Dairy Show – 1st October
- Royal Smithfield Show – 5th & 6th December

We look forward to seeing you.

Early Detection Kit Helps Extinguish Farming Fires

Machinery fires ruin more than a thousand pieces of farm equipment every year, resulting in insurance claims that run to millions of pounds. But the latest simple-to-fit fire-extinguishing system could help reduce the chances of it happening.

Combine, tractor and baler manufacturers work hard to minimise the opportunities for fire to arise, but the often arid conditions and combustible materials encountered on farms in hot weather mean it is almost impossible to prevent.

Whilst conventional extinguishers serve as a first line of defence, by the time the operator is aware that the machine has caught fire it is often too late.

East Anglian manufacturer of fire protection systems, FlameSkill, has worked with machinery dealer Ernest Doe to develop an early warning system that tackles the fire almost as soon as it occurs.

The easy-to-fit kit, which consists of a pre-charged fire extinguisher and 5 m of plastic hose, can be fitted to any machine at a cost of £165. The polymer tube is attached to an inside panel, such as an engine hood, and in the event of fire the tube ruptures and the contents of the extinguisher ejected in to the area on fire. Extra tube is available at £8/m.