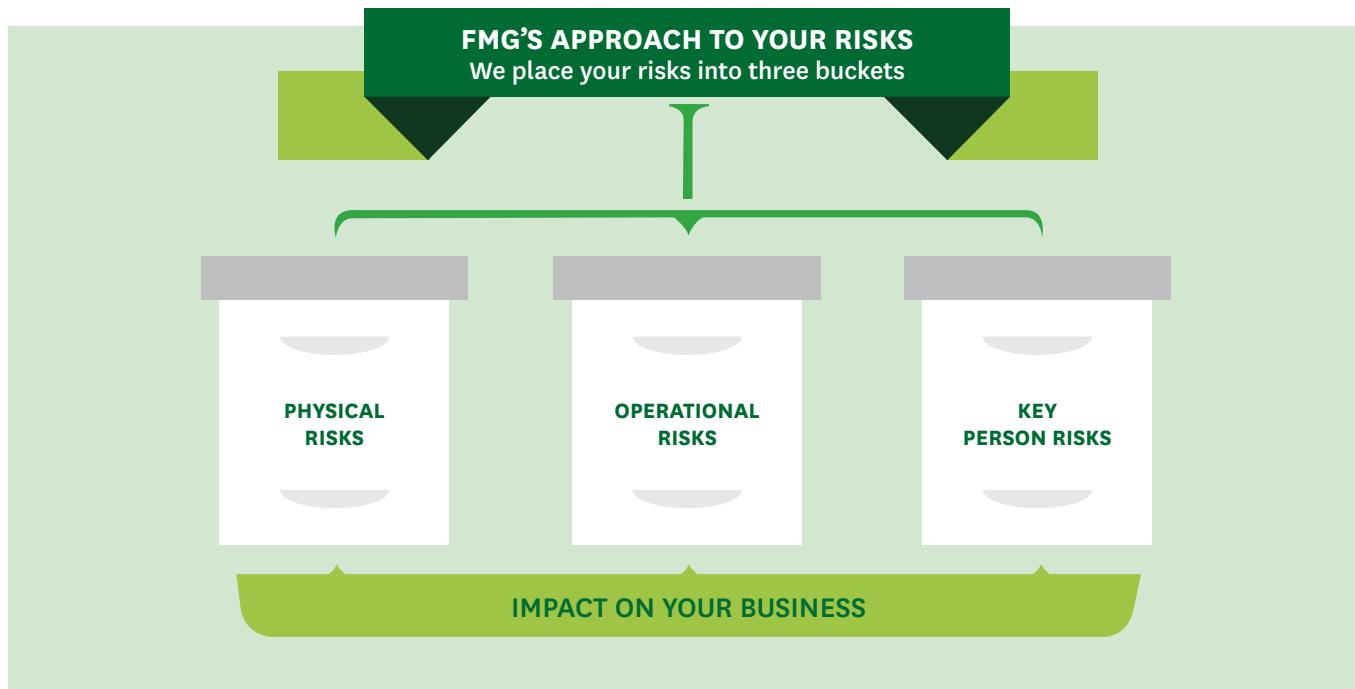




**APIARY
ADVICE
WORTH
LISTENING
TO.**

We're here for the good of the country.

FMG
Advice & Insurance



PHYSICAL RISKS

Vehicles

The majority of our claims from apiarists relate to vehicles. The nature of the job involves working at sites that are remote and that can be difficult to access. That's why we see 65% of all apiarist ute and truck losses occur off-road.

While you can never completely prevent and eliminate this exposure, taking the following steps will reduce your risk of loss happening:

- Before delivering apiaries, contact the landowner or manager and ask about site access and safety – they'll also appreciate a phone call so they can consider the other farm activities they're planning which may impact the hives such as spraying chemicals, track maintenance, burn-offs and movement of livestock.
- Drive to the conditions of the road and track.
- Load relevant contacts into your phone to call for help if you do have an accident – it's also worth checking vehicle first aid kits and restocking them if necessary. We also recommend keeping a fire extinguisher in the vehicle when tending to hives (especially in the summer as the fire risk increases).
- Consider seeking advice on the most appropriate tyres for your vehicle and its use – standard on-road tyres may not be suitable for the tracks you are driving.

Hives

Flooding causing beehive losses is another significant area that FMG pays out claims for. This often occurs when extreme weather causes rivers and streams to rise higher than normal. As we're experiencing more frequent weather events it's a good idea to take this into consideration when selecting your site.

Another significant area for FMG are beehive losses involving criminal activity. The high value of honey makes it attractive for criminals to steal and arson is another issue to watch out for. To address this we recommend you:

- avoid, where possible, positioning apiaries in locations visible to the public and easily accessed (via a gate and/or a public road)
- display warning signs indicating that the area is being monitored
- consider installing security monitoring devices such as surveillance cameras, location and movement sensors or GPS trackers
- report any suspicious behaviour, theft and arson to your local police station to assist them in their investigations
- mark both the back and front of each of your beehives with your registration code in a size that can be viewed when they are being transported on the back of a vehicle
- note your bee keeping number on each individual frame and your name and registration number on the back of the vehicles you use to transport beehives.

Fire

There is also a significant risk of fire damage to beehives at your apiary site particularly when smokers are being used near dry grass. To address this it is important to ensure that any smoker used is in good condition. You should also ensure that extra care is taken when working on beehives (particularly in dry or windy conditions).

Additionally when using a smoker we recommend that you:

- only light the smoker on bare land or alternatively on the back of a suitable vehicle with its windows closed (to prevent embers entering the cabin and causing a fire). You should never place smokers on dry grass or other combustible materials. You should also clear rubbish and loose debris from sites and work with the

landowner to remove weeds and keep grass levels down as necessary

- keep the smoker full of fuel to avoid it spitting or embers escaping and causing a fire
- adhere to any fire bans or permit requirements
- have a knapsack sprayer full of water on hand to extinguish any fire
- do not store smokers inside vehicles after use as they can reignite. Smokers should be stored in a metal box with a lid.

Alternatively, you can consider using a liquid bee smoker. In the event of a wild fire, contact emergency services on 111 before attempting to move the affected beehives.

OPERATIONAL RISKS

Health and safety

The Health and Safety at Work Act 2015 places emphasis on worker engagement in health and safety, and makes more people accountable for ensuring health and safety requirements are met.

As well as the emotional cost, impact on families, potential damage to reputation and business interruption, breaches of this Act can carry significant consequences, such as large fines, reparation payments and legal defence costs. Injuries can be avoided by making sensible choices and identifying and mitigating physical hazards.

To ensure that your health and safety processes are on the right track, WorkSafe recommends that you:

- identify health and safety hazards and risks, and take steps to prevent these from happening
- make sure health and safety in your business is led from the top, involves and is understood by your staff, and is reviewed regularly
- hold regular training on health and safety matters
- engage workers in health and safety matters that affect them

- support all officers to get up to date with health and safety issues and key risk factors
- report and monitor health and safety goals, making sure to carry out frequent health and safety audits
- regularly review any incidents
- regularly train users on the correct and safe use of vehicles, machinery and equipment. You should also ensure that assets are only used for the purpose that they are designed for.

We also recommend that you and your employees are well hydrated and take regular breaks (which is particularly important during hot and busy periods) and avoid distractions (such as smoking, eating or drinking) while operating vehicles, machinery and equipment.

Biosecurity

It is important that you are compliant with your biosecurity obligations. The Biosecurity (National American Foulbrood Pest Management Plan) Order 1998 is the set of rules governing the bee keeping industry under the Biosecurity Act 1993 related to the American Foulbrood (AFB).



The AFB Management Agency has developed an app to help with the identification of AFB. This is available to download for free from the Apple App Store or Google Play Store. [Click here](#) to find out more about your obligations regarding AFB.

It is also important to note that any infestation or penalty imposed is a material fact that needs to be disclosed to your insurer under the terms of your insurance contract.

Directors and officers responsibilities

Directors and officers of companies have serious governance obligations that, if breached, expose them to personal liability, lengthy litigation and damage to their reputation. Trustees have a similar exposure.

The courts are insisting on stronger corporate governance, and liability appears to be becoming stricter with old 'excuses' offering little defence.

Examples when things can go wrong include:

- a director committing the company to substantial expenditure it cannot afford
- a director diverting company funds and resources to further their own personal interests
- directors failing to be adequately across company finances
- directors failing to be across health and safety, risk management or business plans.

Directors should have a good working understanding of their obligations under the company constitution, the Companies Act 1993, health and safety legislation and company reporting and recordkeeping requirements. If you are unsure of your obligations we recommend speaking to your lawyer or accountant about this.

[The Institute of Directors New Zealand](#) also offers a range of courses to upskill directors. [WorkSafe](#) and the Institute have also put together a guideline for company directors on their health and safety responsibilities.

KEY PERSON RISKS

Personal injury, illness and death are risks that can have a devastating impact on your operations, financial stability and family. The full implications are not always considered and adequate personal risk protection is easy to underestimate.

Given the challenging conditions you may work in, the risk of injury, illness, disablement and death could be very real.

You should be able to answer scenario based questions such as, if I am in a position where I am unable to work for a prolonged period of time:

- Can my operation financially afford for me not to be there?
- Can my business function without me?
- Who will look after me personally and financially?
- Will I need extra labour?
- Can I afford to fund extra labour?

- How will I be able to meet my financial commitments to the bank and suppliers?
- Will the business survive to the next generation?

You should also consider if you have a key staff member and what would happen if they died or became disabled.

It is vital that you give consideration to the level of personal protection that you and the business have in place.

