



## > Farm Contractors Pack

Rural Affinity recognises that not all contractors are alike and whilst there are considerable risks associated with some contracting operations, many contractors have mitigated the risk by investing in robust risk management practices. As a result, Rural Affinity has launched its new Farm Contractors Pack, designed specifically for contractors within the agricultural sector and with the capacity to consider operations with an annual turnover of up to \$1,000,000.

### Is Rural Affinity targeting a particular type of contractor?

We will consider all contracting but with a focus on **general farm contracting** and also **contract harvesting**.

Our target is the owner/operator sector with a small number of machines and a small number of staff, but we will consider larger operations also.

Regardless of size, evidence of sound risk management practices and of course an acceptable loss history will be key to our ability to provide terms.

### What are some examples of the sound risk management practices that Rural Affinity is looking for?

- Details of any fire mitigation or suppression in place on the machines;
- Details of cleaning and maintenance programs for all machines;
- Adoption of state fire authority warning services and guidelines, for example, RFS Harvest Guidelines (NSW) and Grass Fire Danger Index (SA);
- Confirmation that OH&S procedures include detailed training for staff in the operation of machinery (including fire suppression units) and what to do in an emergency;
- Information regarding customer farms including:
  - Details of any fire-fighting equipment present (eg water tanks, pumps);
  - Whether written agreements are in place with customer farms;
  - Whether maps detailing known obstructions (including rocks, depressions, stumps) are provided for customer farms.

### What are the key limitations in the types of contractors Rural Affinity will consider?

- Harvesters with a high exposure to chickpeas and lentils are not preferred;
- Appetite for contract cartage is very limited - will be considered only where income is less than 10% of total contracting income or \$100,000 annually, whichever is lesser;
- Appetite for contract spraying is limited – will be considered only where income is less than 25% of total contracting income and in any event or \$100,000 annually, whichever is lesser.

If you would like to receive a quotation or would like more information on any of Rural Affinity's products, please either call us on 02 9496 9300, send enquiries to [farm@ruralaffinity.com.au](mailto:farm@ruralaffinity.com.au) or visit us at [www.ruralaffinity.com.au](http://www.ruralaffinity.com.au)