

LOSS CONTROL BULLETIN

Agricultural Safety



*We Take A Personal
Interest - Protecting
What You Value Most®*

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Vehicle Fires

A farmer with ANPAC® insurance parked his truck in high wheat stubble, with his 11-year-old son inside. The heated undercarriage of the vehicle caught the ground cover on fire. Luckily, the child escaped the vehicle in time, but the farmer was unsuccessful in saving the truck. It was a total loss. The flames also traveled from the disabled vehicle across the wheat field to a piece of large farming equipment. The overall cost of this loss shared by the company and the insured was well over \$100,000.

Fire requires three key elements to exist: fuel, oxygen and a heat or ignition source. Isolation of these elements is crucial in fire prevention.

Be Aware of Your Mobile Ignition Sources

Automobiles and equipment are mobile ignition sources. Vehicle manifolds, exhaust systems, engine blocks and catalytic converters can become superheated. Sparks and carbon discharge can be emitted from exhaust pipes. Any of these are a possible ignition source.

Your Farm has Many Fuel Sources

The farm, by its nature, is a naturally abundant source of fuel. Tall grass, wheat stubble, hay straw and other tall foliage or vegetation are excellent fuel sources for the unexpected farm fire. Be aware that driving motorized vehicles including cars, pickups, utility vehicles, motorcycles and other equipment across these fuel sources may start a fire.

Take Steps to Manage Your Risk

- Make sure vehicle undercarriage and engine compartments are clear of debris.
- Check the catalytic converter. Is it functioning properly?
- Never park vehicles on tall grass, tall stubble or other high arid vegetation. Catalytic converters and other metal parts in the undercarriage can glow hot, causing a fire.
- Designate driving areas for your vehicles. Consider walking to your fields or equipment during extremely dry weather.
- Have an approved spark arrester or exhaust system on your equipment and vehicles.

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The information printed herein was obtained from sources believed to be reliable. American National, its affiliates and employees assume no liability in connection with the information or the safety suggestions provided. These recommendations are general in nature. Unique circumstances may not require implementation of some or all of the safety suggestions. There may be additional available safety procedures that are not referenced in this handout.

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Be Prepared

Carry a shovel and fire extinguisher in your vehicle or equipment at all times. Even with your best efforts, a fire can still happen. However, with some careful emergency planning, fire damage can be minimized.

Be sure that the operator of the vehicle always carries a cell phone, two-way radio or some other means of communication. If a fire does occur, quickly shut off the vehicle, grab a fire extinguisher and get help.

Approach any fire with extreme caution. Even a small fire can flare up dramatically as you open doors, hatches or other areas to gain access. These types of fires are especially dangerous when liquid fuels are involved. If possible, use the extinguisher's flexible hose to shoot the chemical from a safe distance at the base of any flames you see. Continue to blanket flames to allow the fire to cool and prevent a re-flash.

Remember that it may not be possible to put out every fire. If it's in a difficult-to reach area or seems out of control, don't risk the chance of injury or even death. Wait for help to arrive.

Before resuming operation after any fire, be sure to find and correct the cause. Planning ahead and quick thinking are essential in reducing the severity of the fire. Remain calm and act quickly. Most important remain safe.

If you are unsure about practices regarding fire prevention around your farm, contact your local agricultural extension.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service®** is designed to provide assurance and confidence to our policyholders throughout the claims process.

24-Hour Claims Hotline 1-800-333-2860