

Combine and Cotton Picker Safety

Combine and cotton picker fires are problems that cause over \$20 million in property losses to U.S. farms each year and millions more due to down time and lost crops during the busy harvest season.

Machinery Fire Prevention:

1 When at all possible, have a person available in the field to watch the operation and alert the machinery operator of any problems.

2 Keep two dry chemical ABC fire extinguishers with you at all times. Keep one mounted in the cab and one where it can be reached from the ground.

3 Check all fire extinguishers before beginning each day's operation. Make sure all fire extinguishers are fully charged. Occasionally shake the extinguisher to keep the powder from settling.

4 Machine operators and employees should be trained in the proper use of fire extinguishers.

5 Keep a cell phone or farm radio nearby that can be used to summon help if a fire does occur.

6 If possible, have a supply of water in the field where the operation is being conducted.



7 *Important for cotton pickers:* Make sure to keep the area behind the cab near the transmission free from debris and lint buildup. High temperatures occur here and can cause a fire to ignite.

8 Keep fuel lines in good condition with tight connections. Never fill the fuel supply tank near an open flame, while smoking or with the engine running.

9 Wipe up oil and fuel spills as they occur. This prevents chaff and trash from collecting and combining to start a fire.

10 Equipment should be well serviced, particularly the exhaust systems, to reduce the chances of both field and equipment fires.

Maintenance Tips:

- Begin every harvest season with a clean machine. Pay special attention to the engine and engine compartment, since about 75% of all machinery fires start in that area.
- Take the time to clean the unit several times during the day's operation.
- Instruct all workers in the proper cleaning and inspection procedures associated with the machine.
- Address any mechanical problems such as a clogged picking unit or dragging brakes immediately to prevent buildup of heat or excessive friction which can lead to a fire.
- Use a pressure washer to remove all caked-on grease, oil and crop residue. A clean engine will run cooler, operate more efficiently and greatly reduce your chance for fire.
- Pay close attention to your machine operator's manual, and follow all instructions and schedules for routine maintenance. Make any necessary repairs immediately.

Insurance Information

Setting the Premium:

South Carolina Farm Bureau Mutual Insurance Company's Underwriting Department sets a premium based on the cost new for the piece of equipment. The cost new figure reflects the original amount that the piece of equipment costs, which may not be the actual amount an insured paid. This figure is used in conjunction with the age and condition of the piece of equipment.

To determine your premium we use the cost new figure and the equipment's age. The rate is modified if a higher deductible is selected.

Example for Combine

Original Cost New: \$95,000

Deductible: \$1,000

Premium: \$1,049 (less than 2 years old)

\$996 (2 to 3 years old)

\$891 (4 to 5 years old)

\$839 (6 to 7 years old)

\$787 (8 to 9 years old)

\$734 (10 or more years old)

**Effective 9/1/2006. Rate changes may affect this example.*

Adjusting a Loss:

Combines and cotton pickers, just like other farm equipment, are repaired or replaced based on the Actual Cash Value of the piece of equipment at the time of loss or damage. This amount shall not exceed what it would cost to repair or replace the same piece of equipment with material of like kind and quality, with deduction for depreciation.



South Carolina Farm Bureau Insurance Companies • www.scfbins.com

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