

## Speedy Repairs at Harvest Time



Summer appears to have finally arrived and Farmers are already making the most of the good weather with early harvest already underway. FarmWeb is pleased to re-affirm its support of customers during harvest again this year.

Combines and agricultural machines work flat out during harvest with farmers working long days and well into the night to get the harvest in. Cutter blades can break or machines may ingest a foreign body causing damage. Any damage to these machines at such a critical time can have a huge effect on the resultant harvest and interruption to the business - replacement machines will be scarce and timing is of the essence. There's no telling how long the good weather will last.

Many farmers are competent and skilled in repairing their own machines for minor damage; sourcing and fitting replacement parts themselves to get the machine back in action as quickly as possible. In recognition of this, we at FarmWeb are pleased to show our support. Following the success of previous years, for the duration of harvest we authorise farmers to repair their own machines for minor damage where they are competent to do so, within specific parameters, instead of sourcing a repair through an agricultural dealer.

### Responsibility of the Farmer:

- Notify your FarmWeb Broker of the loss and explain the damage and estimated cost of repair. The repair must be no more than 10% of the market value or sum insured (whichever is the lesser) of the machine;
- Take photographs of the damage;
- Retain damaged parts for possible inspection and all receipts for purchased replacement parts;
- Record the number of hours labour to repair the damage and include as part of your insurance claim. We will pay up to £20 per hour. The time taken to carry out the repair may need to be verified by an Engineer;
- Any claim received will be validated and details will be referred to an agricultural engineer for approval before any payment can be made.
- Fire damage is excluded from this process and must be presented to the insurers in the usual way.

Take a look at the Farm Vehicle Healthchecks page in the [Tips and Advice](#) section of our website for some useful pointers in keeping machinery in good working order. If the damage is more extensive, complex or just too expensive for the Farmer to shoulder the burden upfront the usual claims process will apply. Claims handlers are very aware of the urgency required to repair damaged machinery at harvest time and will do their utmost to handle proceedings as quickly as possible.