**Bonus Episode Extreme weather v1**

<https://www.dropbox.com/s/hlkx5f5oizp10uc/Bonus%20ep%20%20Extreme%20weather%20v1.mp3?dl=0>

**Will:** Hi and welcome again to "Ahead of the field" with me, Will Evans. This is another of our short bonus episodes exploring a specific farming topic in more detail with an expert from NFU Mutual. We're joined here by David Harrison, one of NFU Mutual's Farm Insurance Specialists. We're going to be talking about extreme weather and what NFU Mutual is doing to help with farming customers.

David, scientists suggest that climate change will bring more extreme weather such as floods and storms. What does NFU Mutual do to help farmers cope when storms or floods strike?

**David:** Well we've got a really strong local presence. There's over 300 local offices on the ground. So if the worst does happen, floods and storms strike, then where they're on the ground very locally and able to deploy forces to assist. We work closely with the farming unions and other stakeholders to deal with the problems on the ground when any bad weather does strike.

So a good example of that would be the flooding in the Yorkshire Dales during the summer of 2019 where our local agents were involved in setting up a drop in centre where farmers could meet with representatives of the Rural Payments Agency, the Environment Agency, farming charities NFU representatives and other stakeholders. The other thing we do is we work closely with a number of agricultural specialist loss adjusters. So if you do have a bad loss on your farm or in your home then we're able to deploy people that understand your world and can talk your language. And as part of our home insurance we include flood resilience cover as well as standard. And that's something to speak to your local NFU Mutual agent about to find out more.

**Will:** What steps can farmers and country people take to prepare for storms and floods.

**David:** First thing to do really is to plan ahead and take advice. You can sign up on the gov.UK web site or with your local environment agency depending on where you are in the country for flood and extreme weather warnings. And if you're planning to invest in new buildings, speak to your insurer first to ensure that they can provide flood cover at that specific location. It's worth also considering completing a farm flood plan so that if the worst does happen everybody knows what action to take and who's responsible for what. It's worth as well considering incorporating flood resilience measures for buildings which could be vulnerable to flooding. So that can be as simple as just locating electrical sockets and wiring higher up walls so that they're not susceptible to flooding if any water does get in there.

It's worth also identifying higher ground that livestock can be moved to if water levels do rise. That sounds really obvious but if you're renting land in a low lying area it's perhaps worth speaking with neighbouring landowners to obtain permission to move livestock to their higher ground if the worst does happen.

**David:** You can also move vulnerable machinery stock and vetinary resupplies to safe locations if flooding is forecast. Similarly what are you going to do about fuels and chemicals that could pollute water courses in the event of flooding? It's definitely worth having a plan around those sort of things. And it's also worth considering your farming practices and how these could impact on flooding and water penetration. So taking steps to reduce soil compaction in fields and thinking about creating runoff ponds. Most importantly though it's just not worth endangering human life if trying to save livestock and property during a flood.

**Will:** Speaking of floods with winter approaching what steps can farmers take to reduce the impact of the worst that winter can throw us? Snow, flood, gales.

**David** Yeah so I mean farmers are really very willing to help their local communities. Many mucked in during the Beast from the East to help clear snow from roads and keep transport links open and that's great to see. But again it's around planning ahead, carrying out necessary repairs to buildings fences walls and the like whilst the weather is good. And in winter weather trying to make sure that premises are safe and free from ice for any visitors so vets, milk tanker drivers and the like.

You can consider getting a specialist report on any trees which border roads railway lines or buildings. If you think they could be diseased or vulnerable to being brought down by storm force winds. Don't enter any buildings that could be unsafe following a storm and report any damage to your local NFU Mutual agent as soon as possible. And be aware as well after a storm or weather events, power cables or powerlines may have been brought down. And finally it's always a good idea to know where the water supply is for your homes and farm buildings so that you can turn that off in the event of burst pipes.

**Will:** Thanks David. If you've enjoyed this podcast please do subscribe to your normal podcast app, and that way you won't miss an episode. And whilst you're there, please do leave us a review as well.