



Dry conditions prime for field fires

After one of the Midwest's driest summers in over 50 years, conditions during this harvest season may be conducive to fires, warns Dakota Farm Mutual Insurance Company and Grinnell Mutual Reinsurance Company.

With weeks and weeks of dry weather, it doesn't take much to ignite a fire that can destroy nearby fields, fences, buildings, and other property," said Grinnell Mutual Claims Adjuster Terry Hintz.

Across the United States, it's estimated that nearly 700 combine fires are reported every year and another 200 go unreported. Over the years, claims adjusters and investigators have seen several causes of combine fires, including equipment malfunction, low combine headers that scrape rocks and cause sparks, and smoldering chaff or oil that build-up on the combine and then drop to the field.

"A lot of new combine models have electronic warnings to alert drivers that something is getting hot on the equipment. It's important to heed those warnings," explained Grinnell Mutual Claims Director Scott Sharp.

Both insurance professionals and manufacturers agree—it's essential to keep equipment clean and maintained throughout harvest season to prevent fires. Check out these additional precautionary tips, according to Mark Hanna, Iowa State University Extension and Outreach agricultural and bio systems engineer:

Tips to minimize and prevent field fires

- Carry a minimum of two class ABC fire extinguishers: a smaller 10-lb. unit in the cab and a larger 20-lb. extinguisher at ground level on the combine. Each motorized piece of equipment used in the field should also carry an extinguisher. Invert the extinguishers once or twice a season and shake them to ensure that powder inside the extinguisher hasn't been compacted together by machine vibrations.
- Arrange to have tillage equipment present within the area during harvest. In the event a fire should occur this equipment may allow farmers to create a barrier around the perimeter of the field to prevent fire spreading to adjacent fields.
- Equip motorized equipment with small hand shovels to throw soil on a fire. Keep a cell phone nearby to contact emergency personnel while in the field.
- •Minimize truck traffic during harvest. Grain transport or pick-up trucks with exhaust systems below the chassis also can ignite field fires. Catalytic converters operate at several hundred degrees.
- Check engine fluid levels (such as coolant and oil) at the beginning of each day.
- Blow leaves, dust and chaff off the engine if compressed air is available. Older combines with front engine compartments can be particularly susceptible to collecting debris.

- Examine exhaust or heat bearing surfaces because they can be ignition sources for dry, combustible material.
- Check the pressurized oil supply line to the turbocharger shaft for areas that may rub from wear and start an oil leak.
- Place wiring harnesses in proper holders.

To learn more about protecting your farm property, contact Dakota Farm Mutual Insurance Company at (605) 876-2941 or go online at www.dakotafarmmutual.com

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