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Farmers urged to check fire coverage

By SIMON BLOOMBERG - The Nelson Mail Last updated 13:00 16/12/2009

Rural property owners are being encouraged to make sure they are fully insured, with initial assessments indicating that the cost of last month's large forest fire at Tadmor will be in the millions of dollars.

The fire destroyed a home, farm buildings and equipment as it raged over 500 hectares of farmland, scrub and forest.

Although the cause of the fire and the total amount of damage are still being evaluated, Waimea Rural Fire Authority manager Neil Eder said he expected the cost of the damage to be "around several million".

Mr Eder said the biggest costs were associated with the loss of structures, equipment and trees.

A home and farmstay building, a tractor, a digger, a bulldozer and a tree harvesting de-limber were destroyed, while about 150ha of exotic forest was either damaged or destroyed.

The cost of fighting the fire was also significant and "will be in the hundreds of thousands", mainly because helicopters were used to fight the flames, Mr Eder said.

One hundred people were involved in fighting the fire, which raced four kilometres in two hours at the height of the inferno.

Mr Eder said the cause of the blaze was still being investigated by an accredited fire investigator. The results of the investigation would remain confidential until all the legal proceedings had been completed, "which could take years".

However, he said that if it could be proven that someone was responsible for starting the fire, they could be liable for all the costs.

"The bottom line for property owners is to know what their insurance policies cover. It's essential that insurance covers home and contents as well as the costs of firefighting and public liability."

Insurance Council of New Zealand spokesman Chris Ryan said property owners should contact their insurance company or broker to find out about coverage for the damage caused by fires.

Home and contents insurance covered damage to the insured person's property but would not necessarily cover public liability issues, he said.