NFU MUTUAL FARM FIRES REPORT 2025

Revealing the significant cost of fires on UK farms


Photo credit: James Charlesworth

NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

DANGEROUS AND DEVASTATING

Hannah Binns,
NFU Mutual
Rural Affairs
Specialist

In 1910, seven Stratford-upon-Avon farmers became frustrated at the losses caused by sparks from the nearby steam-powered railway, which often set haystacks ablaze. To protect their livelihoods, they formed an insurance collective to pool their losses and reduce the risk to their business.

That collective developed into NFU Mutual, and more than a century later, we continue to serve the farming community as the UK's leading rural insurer, helping those in rural areas manage the risks associated with running businesses.

One constant risk remains fire, with dangerous and devastating farm fires becoming all too common.

These fires not only endanger the lives of farmers, farm workers and their families, but can destroy months or years of hard work, with long lasting consequences for agricultural businesses, structurally and financially.

Beyond the immediate damage, the emotional toll of a farm fire can be significant, as individuals come to terms with the trauma and the added strain on an already demanding job.

Farm fires can also cause disruption to local communities, damaging essential infrastructure such as power lines and overhead cables, and causing road closures that interrupt vital services.

> The estimated cost of farm fires reported to NFU Mutual was almost £102m in 2024.

To minimise the risk of a farm blaze, it's vital that farmers develop a detailed fire plan, outlining how to evacuate safely, ensuring buildings are secure, managing livestock, and keeping machinery properly serviced and clean.

Farm fires continue to put those who produce our food at risk, just as they did over 100 years ago. But together, we can protect our rural communities.

> "It's heartbreaking to see the results of months of hard work on the farm being destroyed in minutes by people seeking a thrill."
>
> Jamie Loveridge, South East

COUNTING THE COST OF FARM FIRES

There was an 18% fall in the number of farm fire claims involving growing crops, building and farm equipment reported to NFU Mutual in 2024.

Estimated cost of farm fires almost

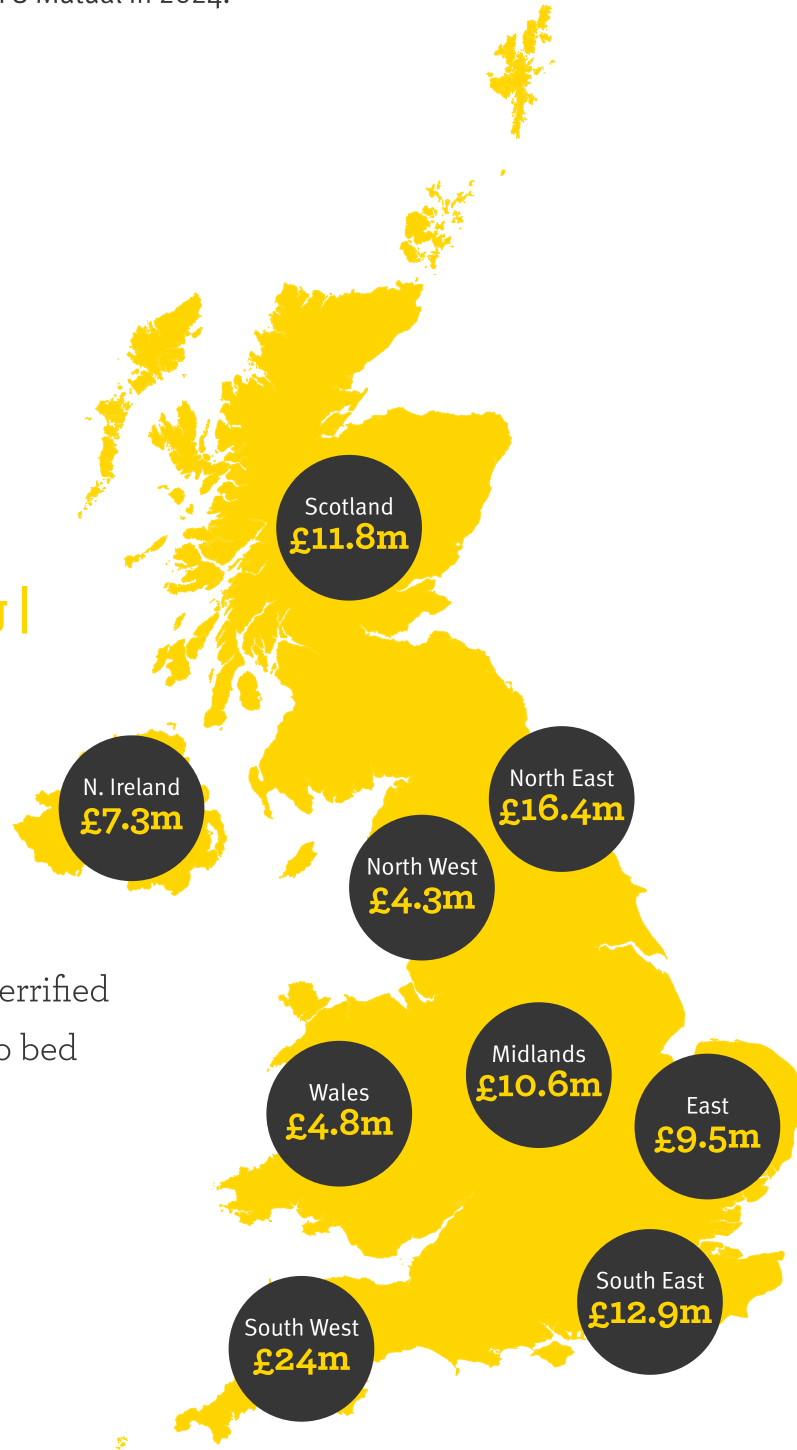
£102m

Agricultural vehicles cost an additional

£37m

Arson | Lightning | Electrical Faults

were the main causes of farm fires



> "My youngest son was terrified and didn't want to go to bed for a week afterwards."
>
> Rob Charles, Midlands

* Estimated farm fire claims costs reported to NFU Mutual, rounded to the nearest £100,000. The costs do not include agricultural vehicle fires.

AGRICULTURAL VEHICLES

Louise Nicholls, Agricultural Vehicles Underwriter Specialist

Agricultural vehicle fires, which NFU Mutual records separately to farm fires in general, remained costly last year, at an estimated £37m.

Combine Harvesters cost
£3.5m ↓ 52%

Tractors cost
£19.9m ↓ 2%

All terrain vehicles cost
£786,000 ↑ 51%

Telehandler/Forklifts cost
£5.2m ↑ 17%

The cool and wet summer we experienced in 2024, coupled with farmers holding onto vehicles for longer and moving away from purchasing new vehicles resulting in a likely lower replacement value, may have contributed to the reduction in combine harvester fire costs last year. However, the previous two years saw them soar, at £11m and £7.4m respectively.

It's therefore vital that rural communities aren't complacent, especially as each year, hundreds of combines, tractors, and balers are still lost to fire, along with thousands of acres of valuable crops. Fires also put lives and habitats at risk.

Checklist

- Ensure agricultural machinery is regularly maintained and thoroughly inspected for signs of wear or damage, especially electrical components and wiring
- Rigorous maintenance and cleaning routines for high-risk kits such as combine harvesters, tractors and balers
- In peak seasons, farmers and contractors should make time for regular cleaning of drivelines, engine bays, turbochargers, exhaust systems and associated heat shielding throughout the day
- Consider local water supplies and where possible keep a water bowser filled and in an accessible location
- Think about stopping harvesting during the hottest part of the day

Above all, farmers must plan for a safe harvest, ensuring operators are familiar with the equipment and know what to do in an emergency.

Fire Suppression

NFU Mutual strongly recommends fitting fire suppression systems to high-risk kit, such as combine harvesters. These systems, common place in other industries like forestry, are highly effective at stopping small fires spreading and engulfing the entire machine.

Over the years, we've collaborated with the fire suppression specialists to design a fire suppression kit specifically adapted to combine harvesters.

We offer an insurance discount to policyholders who have combines with the approved fire suppression kits installed, as we know these kits work.

Whereas a fire could destroy a valuable machine along with acres of land, we've seen incidents where suppression systems have been activated and vastly reduced the damage caused, allowing the machine to continue working.

Fire suppression kits can save lives and prevent damage and disruption, and there are ways government can support. Introducing legislation requiring manufacturers to fit suppression kits as standard or providing grants to farmers to allow them to purchase these kits would be an effective way of making farms safer – while minimising the risk of damaging local infrastructure and disrupting the wider community.

Craig Codling – Vehicle Manufacturer Relationship Specialist

NFU Mutual has been working closely with manufacturers to understand the causes of machinery fires and how to prevent them.

A major concern is mechanical parts becoming stressed if daily maintenance is not carried out, especially in summer months with hot temperatures and huge workloads.

Machines which are fitted with emission control systems can see surface temperatures on exhausts and turbochargers reach over 800 degrees celsius, with this extreme heat igniting build ups of crop and dust. It is important to clean these once they have cooled down to avoid burns.

Another emerging risk is the number of tractor fires that are attributed to battery fires. These are often caused when power feeds are attached directly to the battery clamp bolts on power implement control screens and other accessories.

It is important farmers familiarise themselves with these risks, and we provide pre-harvest training workshops to help do this. Delivered on-farm by NFU Mutual Risk Management Services Limited (RMS), these sessions go through the key hazards that farm workers typically face during harvest season and offer ways fires and incidents can be prevented.

FIVE TIPS FOR FARM FIRE PREVENTION

Have a plan in place – Put people at the heart of your fire plan and ensure everyone on site knows what to do in the event of a fire. The biggest priority in the event of a fire is to evacuate everyone safely, including people working in or living around the premises, taking special care to assist any vulnerable people.

Maintain your electrics – Electrical faults are a major cause of farm fires and electric shocks can cause death or severe injury. Don't try and attempt electrical work yourself and always use a qualified and competent electrician for work and inspections. DIY modifications, poor environmental conditions (such as wet, damp or acidic atmospheres), rodents, overloaded sockets and simple wear and tear are common causes of electrical fires on farms.

Suppress the risk – Suppression systems play a critical role in detecting, containing and extinguishing fire. Whether you have a biomass boiler or a combine harvester, when working in hot, dry conditions, fire suppression systems can save lives and property. It may also be worth placing water bowsers in fields on hot days.

Keep on top of your housekeeping – Good housekeeping is essential to ensure materials and machinery are stored correctly and helps to eliminate dust and debris. Cleaning dust and chaff off machines helps heat dissipate from hot parts of machinery. The build-up of waste and materials not only adds to the fuel that can burn in a fire but can block escape routes and cause trip hazards in an emergency.

Control hot work – Welding, cutting or grinding equipment, along with blowlamps and blow torches, produce sparks which can turn into fires if they hit combustible material. If work can't be done outside, ensure you are in a clear, open area and far away from combustible materials (including combustible building structures). Anyone carrying out hot works on your farm should be subject to a strict 'Permit to Work' system.

If a fire breaks out:

- Call the Fire and Rescue Service immediately
- Make sure everyone is made aware of the fire and evacuate people to a safe location as per your emergency plan
- Only attempt to fight the fire if it is safe to do so and use the correct and maintained extinguishers
- Prepare to evacuate livestock, but only if safe to do so, if the fire spreads
- Prepare to use farm machinery to assist the Fire and Rescue Service, but only on their instruction
- Ensure you can direct emergency services to the exact location of the fire e.g. download the 'what3words' app which pinpoints specific 3m x 3m locations. Send someone to meet and direct the Fire and Rescue Service to the fire
- Ensure the farm entrance is clearly signed and access kept clear to allow Fire and Rescue Service access


Photo credit: Sebastian Craik

Dave Swallow - National Fire Chiefs Council (NFCC) Lead Tactical Advisor for Wildfires

"NFCC is increasingly concerned about the growing risk of wildfires and farm fires across the UK, particularly during hot, dry and windy conditions.

Wildfires are no longer rare or isolated – they are becoming a regular national threat that places extraordinary pressure on already stretched fire and rescue services. As well as wildfires, we see fires on farms caused by ignition from harvesting operations or machinery. All fires have the capacity to spread quickly into major incidents that threaten lives, property, crops, and the wider environment.

We are committed to working closely with the farming community to support proactive prevention and preparedness. We strongly encourage farmers and landowners to adopt best practice measures, such as harvesting from the downwind edge, creating firebreaks, and ensuring that suppression tools are available on site. Adaptors that allow firefighters to connect to on-farm water bowsers and static water tanks, can also offer a practical solution, enabling fire and rescue services to swiftly make use of local resources.

Where risk has indicated that these can be of benefit, these can be used and NFCC is working with NFU Mutual to consider how their use might be extended. In the highest-risk areas these capabilities can make a real difference in preventing small sparks from becoming large-scale emergencies.

We all have a role to play in reducing wildfire risk, but it is vital that our communities, farmers, and responders are given the right tools and support to keep people safe and that we work together to do so."

If you'd like this document in large print, braille or audio, just contact us.

We're committed to supporting our customers, whatever your circumstances or needs we're here to help.

If you're hard of hearing or deaf, or you have difficulty with your speech, you can contact us by using the Relay UK app on your smartphone or tablet, or by dialling 18001 before our number on your textphone.

To find out more about how we use your personal information and your rights, please view the Privacy Policy on our website.

To stop us contacting you for marketing, please write to Marketing Department (Do Not Contact Me), NFU Mutual, Tiddington Road, Stratford-upon-Avon, CV37 7BJ or contact your local agency office.

The National Farmers Union Mutual Insurance Society Limited (No.111982). Registered in England. Registered office: Tiddington Road, Stratford-upon-Avon, Warwickshire, CV37 7BJ. A member of the Association of British Insurers.

GIHEROBRO1025 | REVIEW DATE: TBC

FSC www.fsc.org MIX Paper | Supporting responsible forestry FSC® C007810

NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS