

NFU Mutual Farm Fires Report 2026

BURNING THROUGH RURAL BRITAIN



The growing financial and emotional toll of farm fires



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

LIVES, LIVELIHOODS AND LOSS



Hannah Binns,
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More than a century ago, NFU Mutual – the UK’s largest rural insurer – was founded in response to one of farming’s most persistent risks: fire.

While farming has evolved significantly since 1910, fire remains a constant threat, with devastating farm fires putting farmers, farm workers and families at risk and destroying years of hard work in minutes.

As the UK recorded the highest temperatures and most hours of sunshine in 2025, the estimated cost of farm fires reported to NFU Mutual rocketed to £118m, a rise of 18%. To add to this pressure, the cost of agricultural vehicle fires stood at £32m last year.

And with this year also witnessing record temperatures and extreme periods of dry weather, the risk of a fire becoming an uncontrollable blaze has never been more acute.

The aftermath for agricultural businesses can be grave, threatening a farm’s ability to keep operating and traumatising those involved, adding further emotional strain to an already demanding way of life.

Farm fires can also disrupt wider rural communities, damaging essential infrastructure such as power lines and overhead cables, and causing road closures that interrupt vital services.

Farmers do what they can to minimise their risk, but prevention cannot fall to farmers alone. More than ever, stronger policy support is needed to help tackle the causes of farm fires and protect rural businesses from their devastating impact.

“My priority was to get the animals out, but you can only do so much without putting yourself in danger.”

Robert Harrison, Gloucestershire

COUNTING THE COST

There was an 18% rise in the estimated cost of farm fires involving growing crops, buildings and farm equipment reported to NFU Mutual in 2025.

£118m

+18% rise in estimated cost of farm fires from 2024

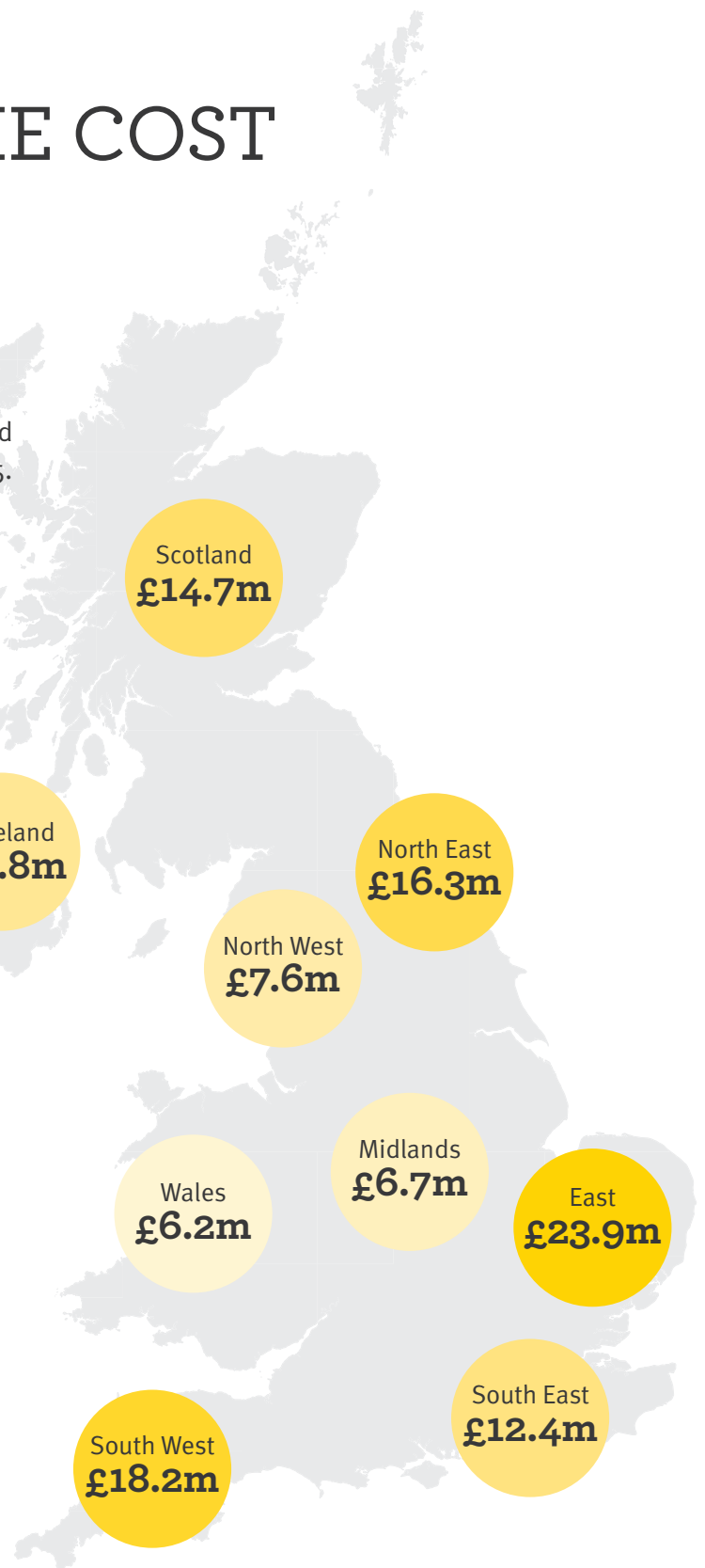
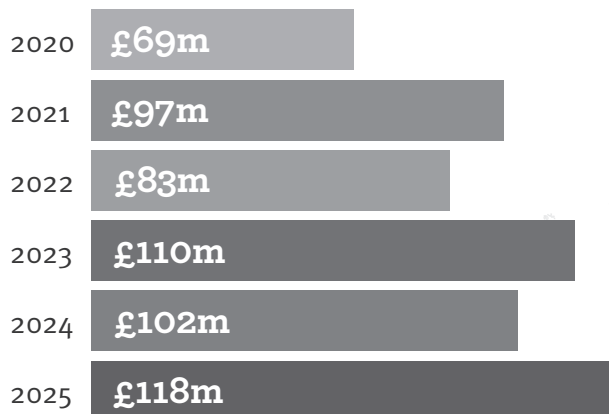
Agricultural vehicles cost an additional

£32m

**Arson | Lightning |
Electrical Faults**

were among the main causes of farm fires

Cost of farm fires since 2020



Estimated farm fire claims costs reported to NFU Mutual. Regional figures rounded to the nearest £100,000, national figures rounded to the nearest £1 million.

AGRICULTURAL VEHICLES



Combine harvesters cost

£4.8m

↑ 37%



All terrain vehicles cost

£359,000

↓ 54%



Tractors cost

£16.1m

↓ 19%



Forklift/Telehandler cost

£5.7m

↑ 10%

Fires related to agricultural vehicles, which NFU Mutual records separately to farm fires in general but can damage large areas of farmland, cost an estimated £32m in 2025.

Agricultural vehicles are complex industrial machinery which often operate at high temperatures, making them a significant fire risk, especially during harvest and periods of prolonged heat and dry weather. They are also highly valuable, meaning a fire can result in a loss of hundreds of thousands or even millions of pounds, as well as the damage caused to surrounding areas of the farm.

Farmers can mitigate the risks with regular maintenance and safety precautions, and NFU Mutual Risk Management Services (RMS) provides pre-harvest training workshops to help them identify key hazards and prevent fires where possible.



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.
- Consider stopping harvesting during the hottest part of the day.

Fire Suppression

NFU Mutual strongly recommends fitting accredited fire suppression systems to high-risk machinery and offers agricultural vehicle insurance discounts to policyholders who install approved equipment onto combine harvesters.

These systems have proven highly effective in preventing small fires from spreading, reducing the risk of total machine loss and wider damage to farmland.

POLICIES TO PREVENT FARM FIRES



NFU Vice
President
Robyn Munt

Farm fires can have a devastating and lasting impact on agricultural businesses. Crops, livestock, machinery and vital infrastructure, built up through months or even years of investment, can be destroyed in a matter of minutes.

As this latest data shows, this can have a serious financial impact on the business involved. In addition to the immediate loss of assets and income, affected businesses can face substantial unexpected costs as they begin the difficult process of recovery and rebuilding.

Alongside the damage they cause, farm fires can also take an emotional toll on those involved, adding further stress to what is already an incredibly pressured job. They can also put the lives of employees, families and wider rural communities at risk.

It is therefore essential that farm businesses have access to the support they need to

prevent, prepare for and respond to fires. Fire services must have sufficient funding and appropriate vehicles and equipment to respond effectively in rural areas, which can present additional challenges.

The need for this has only been made more clear by the number of outdoor blazes and wildfires seen in the UK over the summer following months of exceptionally dry weather. As the risk of these incidents increases, prevention must remain a shared priority.

Local authorities also have an important role to play. They should make use of Public Space Protection Orders that prohibit lighting barbecues, building or igniting campfires and camping stoves during times when the risk of fire is greater.

Anyone who discovers a fire should contact the emergency services immediately and avoid placing themselves or others in danger. We thank the fire and rescue services for their continued support in protecting rural communities.



NFU Mutual and NFU policy asks

Five asks to prevent farm fires

1. Ensure rural fire and rescue services have adequate funding to keep fire stations open and tackle the unique challenges of delivering services over wide rural areas with the growing threat of farm fires and wildfires.
2. Support the wider adoption amongst fire and rescue services of adaptors that enable fire engines to connect to on-farm water bowsers and static water tanks.
3. Create a database of the location of these bowsers and water tanks so fire and rescue services can find and use them rapidly.
4. Encourage local authorities to make use of Public Space Protection Orders to restrict high-risk activities such as disposable barbecues and sky lanterns during periods of heightened fire risk.
5. Develop a National Wildfire Strategy which sets out clear guidelines for prevention, preparedness and response, recognising the growing threat to farmland and the important role farmers play in supporting emergency services during wildfire incidents.





A VIEW FROM THE FIRE AND RESCUE SERVICE



Phil Garrigan
Chair and Chief Executive
National Fire Chiefs Council

Farm fires are rarely just incidents of property loss. They threaten lives, livestock and livelihoods, place pressure on farming families, and can have lasting consequences for rural businesses and communities. The losses highlighted in this report are a stark reminder that prevention, preparedness and response must be a shared responsibility.

The National Farmers Union and NFU Mutual play an important role in reducing fire risk across the agricultural sector. Through advocacy, practical guidance, training and investment in prevention, they help farmers better understand risks and take action to protect people, property, livestock and the environment.

Their continued commitment to fire prevention is making a valuable contribution to the safety and resilience of rural communities, and I would like to thank them for their leadership and partnership in this vital area.

Fire and rescue services work closely with farmers and landowners, who are essential partners before, during and after an incident. Maintaining machinery and electrical systems, managing combustible materials, storing fuels and fertilisers safely, and ensuring suitable access to water supplies can all play a significant role in reducing risk. Prevention remains the most effective means of avoiding the devastating consequences that farm fires can bring.

Recent wildfires have also demonstrated the extraordinary contribution of farmers. Many have supported operations by providing local knowledge, machinery, access routes and water supplies. Others serve their communities as on-call firefighters, balancing the demands of farming with answering the call when emergencies occur. Their commitment reflects a powerful spirit of service and partnership that strengthens resilience across rural Britain.

However, wildfire is only one part of the challenge. Farm fires can originate in buildings, stores, machinery, electrical systems and agricultural processes. Effective prevention requires continual attention to maintenance, housekeeping, safe storage arrangements and the management of known risks across the farm environment.

NFCC supports a coordinated approach to reducing fire risk, bringing together government, fire and rescue services, agriculture, insurers, land managers and rural communities. By working together, we can better protect farms, safeguard livelihoods, strengthen rural resilience, and support those who feed the nation while helping to keep our communities safe.



Five tips for fire prevention from NFU Mutual RMS



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.



Keep electrics maintained – Electrical faults are a major cause of farm fires and a single spark can trigger a massive blaze.



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.



Suppress the risk – Suppression systems and water bowsers play a critical role in quickly containing and extinguishing fire.



Keep things clean and clear – Good housekeeping helps to eliminate dust and debris and store machinery and stock safely, removing potential fuel for a fire.

Use the QR code to view the free RMS programme for fire prevention:



If a fire breaks out:

- Call the fire and rescue service immediately and direct emergency services to the exact location of the fire.
- Keep the farm entrance clear for emergency service access and send somebody to direct the fire and rescue service.
- 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 in the event of the fire spreading, but only if safe to do so.
- Be prepared to use farm machinery to assist the fire and rescue service, but only on their instruction.

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