

## Meet our Members - Ballardsfield Farm



Adrian Ballard at Ballardsfield Farm

Two years ago electrical consultant Adrian Ballard and his family made the decision to move from their Bristol home to pursue a sustainable farming existence and most importantly, the creation of good quality pork.

Relocating to Cornwall with his wife Clare and their four children was a life changing move; "City life was never going to change and I have always been an outdoors type of person" Adrian explained, "It was a massive decision, we researched and talked about it for five years, looking for land in Cornwall for a further two years".

When Adrian came across 12 acres of marshland near Ladock in Cornwall and began rearing Gloucester Old Spot pigs for pork he followed in the footsteps of his ancestors. "Bristol was built predominantly on marsh. My ancestors used to rear pigs in that marsh, they cleared it and built on it". Adrian continued "there wasn't a lot of interest in this site because it was marshland. Pigs thrive in these conditions - turning it to decent, workable land".

During the early stages of developments, Adrian was introduced to Insurance Inspector Paul Hawkins by recommendation; "My feed supplier told me he recently had difficulty with flood damage, his insurer [Cornish Mutual] came in and sorted it quickly without any problems."

Cornish Mutual provides Ballardsfield with farm and home insurance

cover. A full review of all their insurances is carried out regularly to assess their ongoing insurance needs. Insurance Inspector Paul said "I remember driving past a few years ago and the site was just used as a dumping ground. The way Adrian and Clare have created such a good infrastructure for their pigs is impressive - the site has become a really successful enterprise. This has of course led to their insurance needs changing, which we can keep pace with at renewal or during the year by offering a local, face-to-face service."

Ballardsfield Farm now rear up to 200 pigs at any given time and their produce continues to increase in popularity as their reputation for quality pork grows. The farm has looked locally for all aspects of the business, using a local abattoir, courier and even timber provider when establishing the buildings on site. This is something Adrian has come to appreciate with his insurance provider "It's nice to see a friendly face and speak to Paul in person, rather than on the phone. It's a far more personal service that way."

"We wanted to do things in an ethical, friendly, steady way and produce a good product" Adrian added. An objective that has been accomplished; in the family's first year of trading their pork sausages scooped 3rd place at the Devon County Show and are now couriered to customers across mainland UK.

To find out more about Ballardsfield Farm visit [www.ballardsfield.co.uk](http://www.ballardsfield.co.uk)

### Data Protection Authority

Although the majority of our Members have now advised us of who they have authorised to have access to their Policy information. We would like to remind everyone that if you wish someone other than the named Policyholder to make alterations to your insurance Policy details they must have the formal permission of you the Policyholder.

We do this to ensure that our Members information is kept confidential. If you wish relatives or others to make amendments to your insurance Policy please call our underwriting department on **01872 277151**.

## Food Source Confusion for Children in the region



Children from Topsham School at the launch of Dig Down South West

Almost two thirds of school children across the South West struggle to identify the origins of everyday food products they consume, according to a survey published in February.

Over 1,100 youngsters from Cornwall, Devon, Dorset and Somerset, between the ages of six and eight, were questioned for the research which was commissioned by Cornish Mutual.

The survey was used to determine their level of awareness and knowledge of vegetables, dairy products and meat produce and to determine if they are able to recognise how they are sourced.

Among the findings some youngsters thought that beef burgers came from McDonalds or Burger King, eggs from sheep, that yoghurts were made using turkeys or ducks, ham came from the Co-Op, bacon from horses, goats or peacocks and cheese originated from butterflies, rats or mice.

However, children's overall level of recognition of vegetables was high, ranging from 98 per cent for carrots and sweetcorn to a low of 44 per cent for swede/turnip. Levels of animal recognition were even higher, with all pupils correctly identifying cows, 99 per cent for pigs, 98 per cent for chickens and 97 per cent for sheep.

Encouragingly, nearly 70 per cent of youngsters gave the correct answer of five portions of fruit or vegetables a day as part of a healthy diet. 77 per cent of pupils in the South West had visited a farm and just under two thirds in the South West had grown their own vegetables.

As a result, a new campaign supported by Cornish Mutual called 'Dig Down South West', aimed at

Continued on page 2

Cover story continued

encouraging children to grow their own produce, was launched at Highfield Farm in Topsham, near Exeter with well-known TV personality and gardening expert Charlie Dimmock.

'Dig Down South West' is aimed at all primary schools across the region with an interest in growing their own vegetable garden. It will help to create 50 new vegetable gardens in schools across Cornwall, Devon, Somerset and Dorset to encourage children, between the ages of five and eight, to take an active interest in 'growing their own' produce. The aim of the campaign is to promote the value and benefits of children understanding the source of their food, nurturing their own produce and learning how to live a more sustainable life for the future.

TV personality and gardening expert, Charlie Dimmock said: "I think that 'Dig Down South West' is a really fantastic way of getting children involved in growing their own vegetables. Youngsters love getting their hands dirty and I'm sure this will be really popular. It provides the opportunity for them to be creative and the children can see the progress of what they're growing, and in the process of growing they learn a whole lot more."

Managing Director of Cornish Mutual Alan Goddard commented: "Considering the South West is at the heart of the UK's rural economy, we are surprised by the findings of this survey. Given that we are surrounded by farming and the countryside, we would have expected children in the region to know more about the origins of their food."

Teacher Justin Vernon from Topsham School in Devon added: "Our children are thoroughly enjoying being involved in 'Dig Down South West' and have visited Highfield Farm many times before. Growing vegetables is the next exciting step, allowing us to expand on what we've been doing in our allotment patch at school in recent years. We're really looking forward to not only growing the crops but also thinking about how we can use them in school, for example, establishing a cookery club or using them in school meals and for snacks."

For more information about 'Dig Down South West', advice on growing produce and interactive puzzles and games for children, visit [www.digdownsw.co.uk](http://www.digdownsw.co.uk).

## Landowners, Livestock and Public Rights of Way



Do you have a public footpath running over your land? If so, you will be aware of your obligation to keep footpaths open and free to use. But what steps do you take to minimise the risk of injury to walkers when you have livestock grazing in fields with footpaths?

It is common sense not to put an aggressive bull in a field with a public footpath, but the risk of harm also extends to horses, cows with young calves and bullocks. Essentially, all livestock is unpredictable and landowners should take this into account when deciding where to graze their stock.

If someone is injured by livestock whilst using a public footpath, the landowner may be legally liable unless they can prove that they reasonably assessed the risks before placing the livestock in the field and took adequate steps to minimise the risk.

Consider ways to reduce risk such as fencing off the footpath from your stock or corralling your stock in a safe area. Place signs on field gates and stiles to advise walkers about livestock in the field and the potential risks when walking near them - e.g. "cows with young calves". Walkers can make an informed decision about whether to continue. Your signs may refer to the Countryside Code and remind walkers to keep dogs under control.

Remember to keep signs up to date. Avoid any false information that could deter walkers and breach the law - potentially a criminal offence. The HSE produce a useful information leaflet No.17 called "Cattle and Public Access in England and Wales" and the Countryside Agency produce a Land Managers' Guidance Pack with advice on signage available online or by post.

If there is any doubt about the route of a public footpath, erect signs to guide walkers along the correct path to avoid the risk that they take short cuts that might be unsafe. Your responsibility for an injury from your livestock can extend to anyone on your land even if they are trespassing.

By taking these simple steps to reduce risk, you will be improving safety and enhancing enjoyment for those who walk on your land.

For more information or legal advice on this subject please contact Flora Wood, Partner at Ashfords Solicitors on **01884 203007**.

## Farm Rides on Tractors and Trailers

Do you operate a farm based holiday and leisure related business?

If so, as part of this business, do you provide farm rides for children who are visiting or staying at your farm?

As your insurer, we need to be informed of the arrangements you have made to prevent accidents to children.

Remember that children only have a limited awareness of risks, they are both physically and mentally immature and therefore a greater duty of care applies when dealing with them.

Never break the law by carrying children under 13 years old on a tractor, self-propelled agricultural machine, or a machine mounted on, towed or propelled by a tractor or other vehicles.

Children under 13 years old may only legally ride on a trailer, or on a load carried by a trailer, if there are adequate means, such as edge protection, to prevent them falling from it. You should adopt the same standards if you carry older children. Adequate adult supervision should always be provided and a responsible person should (generally a member of your staff) travel on the trailer to control and help the children. The driver should not carry out this task as well as his driving duties.

Useful information on the safe carriage of passengers on farm trailers is provided by the HSE ([www.hse.gov.uk](http://www.hse.gov.uk)), and as your insurer we would expect full compliance with its recommendations if we are to provide the necessary Public Liability cover.



## Free Ground Anchors

With trampolines becoming more popular in gardens throughout the region, claims arising from them blowing away and causing damage to nearby property have also become more common. Trampolines that are not securely fastened down during strong winds can pose a serious risk to both property and individuals.

Cornish Mutual is therefore offering 50 free ground anchors to the first 50 replies to this newsletter. To claim a free ground anchor for your trampoline please call Mark Worden on **01872 277151** or email [mworden@cornishmutual.co.uk](mailto:mworden@cornishmutual.co.uk)

## Important news for Motor Policyholders

As from 6 April 2010 personal injury claims arising out of Road Traffic Accidents will be subject to new regulations where the amount claimed is less than £10,000.



The reforms include a strict timetable for all parties concerned – in particular under the new rules we, as your insurers, will only have 15 working days in which to make a decision on liability. This is from the date any third party lodges a claim for damages for personal injury.

Under the current system this period is three months.

Failure to meet this time limit will leave us open to significant solicitor's penalty costs which will inevitably impact on future premiums.

We are therefore asking all Cornish Mutual Members to ensure that if you are involved in a road traffic accident, however minor, please let our claims department know as soon as possible. This is so that we can maximise the time we have available to us to resolve our position on liability with your agreement.

The Claims Department would be happy to help you with any questions you may have on this matter. Please call them on **01872 277151** or email [claims@cornishmutual.co.uk](mailto:claims@cornishmutual.co.uk)