Proper hay management is critical for farm operations due to the risk of fire, fluctuations in hay prices and the challenges in finding replacement hay.

**Actively managing hay stacks**
- Prevents fires
- Reduces out-of-pocket expenses
- Provides a safer working environment for your workers and family
- Reduces claims activity which saves you on your insurance premiums

Large bales, weighing at least 500 pounds, are more difficult to manage. It’s a balancing act to know when to bale when the hay is safe enough for storage but not so dry as to reduce its quality. Managing the risk of hay fires is a continuous process that begins with diligent monitoring of the moisture in the windrows and ends when it’s fed out to cattle.

To help reduce the risk of hay fires for larger bales, Allianz Global Corporate & Specialty offers the following tips:

**Baling your own**
- Institute strict controls to insure baling occurs at 17% or less moisture
- Hold bales in the field until moisture is stable
- Loosely stack to allow airflow

**Buying hay from brokers**
- Require that the hay must be below 17% moisture
- Avoid first and last cuttings
- Know how the hay was stored
- Know length of time between baling and receiving
- Don’t rely on the reported moisture on the broker receipt; probe it yourself and document

**Probing**
Probe all large bales for internal temperature prior to stacking. Probing gives a better result when combined with load weight and the color and smell of the hay. When probing, remember to:
- Calibrate probes as outlined in the owner’s manual
- Train all those who will perform probing to assure each bale is sufficiently checked
- Obtain multiple samples from each large bale to get a more accurate reading
- Document stack temperatures
- Properly maintain probing equipment
Receiving and Storage

- Monitor the moisture upon arrival or creation of the stack
- Segregate or reject any bales hotter than 130 degrees Fahrenheit
- Keep outside hay stacks within insurance policy stack limits
- Stack rows with one foot of separation to allow airflow and for easier retrieval in the event of a fire
- Maintain a 100-foot clear space between stacks (per policy limits) at all times
  - Clear space means no structures, straw, silage, commodities or equipment within 100 feet
  - Maintain appropriate equipment in the area (beyond 100 feet) to respond to emergencies such as removing hot bales or breaking apart burning stacks

Staying safe by monitoring

Watch the hay on a regular basis. Drive or walk around the stacks daily until you’re confident that the moisture is stable. Continue to monitor on a weekly basis until you’re certain moisture is stable.