



HSB, a Munich Re company, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working together to drive innovation in a modern world.

Equipment description

A loader is a type of powered equipment equipped with a bucket designed for scooping and carrying bulky, loose materials. A loader is used for grains, other crop products, animal feeds, animal bedding, animal wastes, stones and dirt, snow, or any other bulky materials. Some loaders are very large, incorporating an articulated body and up to a 10-yard bucket capacity. Smaller loaders such as a skid steer, may only have a one-half yard capacity bucket. A loader bucket is usually controlled by hydraulic rams that enable the operator to control the scoop, lift, and dump actions. Proper application, operation, and maintenance guidelines are outlined in the owner's manual provided by the original equipment manufacturer (OEM).

Here are some common manufacturers, and links to their web pages.

- AG-KRANE
- ALLMAND BROS
- BOBCAT
- -BRADCO
- CASE
- CATERPILLAR
- DEERE
- DITCH WITCH
- EARTHFORCE
- FERMEC
- Go-For-Digger Backhoe

- -JCB
- KIOTI
- KOBELCO
- KOMATSU
- KUBOTA
- NEW HOLLAND
- RHINO
- TEREX
- TERRAMITE
- WALDON
- -YANMAR

Maintenance tips

- Perform all OEM maintenance and follow the recommended maintenance schedules. Maintain records of all service tasks performed and record any parts that were replaced.
- Make sure tires are properly inflated for optimum stability, traction, tread wear, and fuel economy.
- Keep hydraulic oil clean by making sure tank caps and seals are properly seated.

Failure/Loss prevention tips

- Make sure loaders are operated only by properly trained and qualified personnel.
- Make sure hydraulic filters and system are kept clean, free of dirt and grit.
- Keep the amount of time spent driving tractors on the road at a minimum. Pavement will wear out tires and diminish traction quicker than packed ground or soil.
- Change oils on a regular basis. As an alternative, perform regular testing of oils used on the loader. Oil testing can show indications of engine, hydraulic system, and gearbox conditions before a problem develops.
- Inspect bucket linkages and pins for wear or damage.
- Look for leaks in hydraulic hoses and cylinders.



Safety tips

- Be aware of and comply with the manufacturer's weight and lifting height capacities of the loader.
- When driving on roadways, avoid excessive speed that can create dangerous bouncing of equipment and loss of control.
- Operator visibility is very important when operating a loader. Make sure all work personnel and bystanders are kept clear of the loader and remain well away from the path of loader.
- Never allow people to ride in the bucket.
- When traveling with a load, proceed slowly to avoid bouncing. Keep the load low to the ground to lower the center of gravity.
- Never make alterations or modifications to safety cages, the rollover protection structure (ROPS), safety interlock controls, or other safety devices on the loader.
- Never allow people under a raised bucket. Falling buckets can cause serious injuries.
- Falling while getting on or off the loader is a very common accident. Make certain steps and grab-bars are kept maintained in a safe and working order.

Energy savings/Conservation tips

- Conserve fuel by limiting the engine run-speed to what is needed for the task at hand.
- Do not idle engine for long lengths of time.
- Do not use the loader as a mode of site transportation.
 Instead, use two-way radios, cell phones, or other transportation to communicate with other workers.

This article is intended for information purposes only. All recommendations are general guidelines and are not intended to be exhaustive or complete, nor are they designed to replace information or instructions from the manufacturer of your equipment. Contact your equipment service representative or manufacturer with specific questions.

© 2021 The Hartford Steam Boiler Inspection and Insurance Company. All rights reserved.