

Covers crop, vegetable, fruit, orchard, nursery, and hay operations, including farm stands and agritourism. Livestock operations also complete CWCO-SUP-RANCH. Complete with ACORD 125 and the farm/ag property application. Attach a farm map showing buildings, bins, and public roads.

1 APPLICANT / BUSINESS INFORMATION

LEGAL NAME OF FARM / OPERATOR	DBA / FARM NAME	FEIN	YEARS FARMING
FARM ADDRESS	CITY / STATE / ZIP	COUNTY	

Entity type:
☐ Individual / family ☐ Partnership ☐ LLC ☐ Corporation ☐ Cooperative

PRIMARY CONTACT / TITLE	PHONE	EMAIL

PRIVATE / COMMERCIAL PESTICIDE APPLICATOR CERT. NO.	AGRITOURISM REGISTRATION NO. (IF REQUIRED)

2 OPERATIONS

CROP / ENTERPRISE	ACRES	OWNED / LEASED	% OF REVENUE

TOTAL ACRES OWNED	TOTAL ACRES LEASED / RENTED	PEAK SEASONAL WORKERS	MILES OF PUBLIC ROAD FRONTAGE

2-1 Does the applicant do custom work for others (custom spraying, planting, harvesting, hauling)? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the applicant employ H-2A or other seasonal workers, or provide worker housing? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Does the applicant sell directly to the public (farm stand, farmers markets, CSA, online)? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Are livestock, poultry, or horses kept on the farm? ☐ Yes ☐ No
 IF YES, EXPLAIN

If yes, also complete CWCO-SUP-RANCH (livestock) or CWCO-SUP-EQUINE (horses).

3 EXPOSURE & RISK QUESTIONS — PESTICIDES, DRIFT & CHEMICAL STORAGE

Under EPA's Worker Protection Standard (40 CFR Part 170), no pesticide may contact any worker or other person directly or through drift. Drift onto neighbors is a third-party claim that many general liability pollution exclusions bar.

3-1 Are restricted-use pesticides applied? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If yes to 3-1, are they applied only by a certified applicator? ☐ Yes ☐ No
IF YES, EXPLAIN

Pesticides are applied by (check all that apply):

☐ Owner / family ☐ Farm employees ☐ Commercial ground applicator ☐ Aerial applicator ☐ Drone applicator ☐ No pesticides used

3-3 Do commercial or aerial applicators carry their own liability, naming the farm as additional insured? ☐ Yes ☐ No
IF YES, EXPLAIN

3-4 Are WPS requirements met: worker training within 12 months, posted restricted-entry intervals, and suspending sprays when anyone is in the exclusion zone? ☐ Yes ☐ No
IF YES, EXPLAIN

3-5 Do treated fields border homes, schools, organic or specialty crops, apiaries, or water sources? ☐ Yes ☐ No
IF YES, EXPLAIN

3-6 Are drift controls used (wind limits, drift-reducing nozzles, buffers, neighbor notification)? ☐ Yes ☐ No
IF YES, EXPLAIN

3-7 Has there been a drift complaint, crop-damage claim, bee kill, or state agriculture department investigation? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Are pesticides and fuel stored in locked, ventilated areas with secondary containment for tanks? ☐ Yes ☐ No
IF YES, EXPLAIN

ABOVE-GROUND FUEL TANK CAPACITY (GAL)

DOES CURRENT POLICY COVER DRIFT? (Y / N / UNSURE)

4 EXPOSURE & RISK QUESTIONS — GRAIN BINS, EQUIPMENT & FARM LABOR

Purdue's 2025 report documented 48 agricultural confined-space cases, 22 of them fatal, mostly on farms exempt from OSHA grain-handling rules. Grain entrapment was the leading type.

4-1 Does the farm have grain bins, silos, or manure pits? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 If yes to 4-1, is entry done only with lockout, a harness and lifeline, and an observer? ☐ Yes ☐ No
IF YES, EXPLAIN

NUMBER OF GRAIN BINS / SILOS

LARGEST BIN CAPACITY (BU)

MANURE PITS / LAGOONS (Y / N)

4-3 Do all tractors have rollover protection (ROPS) and seat belts, and are PTO shields in place? ☐ Yes ☐ No
IF YES, EXPLAIN

4-4 Is farm equipment moved on public roads with slow-moving-vehicle emblems, lights, and escorts where needed? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do any hired workers under 16 operate tractors or machinery? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Is there a written heat-illness program with water, shade, and rest breaks? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Is workers' compensation carried for all hired farm labor, even where the state exempts farm work? ☐ Yes ☐ No
IF YES, EXPLAIN

5 EXPOSURE & RISK QUESTIONS — AGRITOURISM & DIRECT SALES

At least 39 states limit liability for the inherent risks of agritourism, usually only if statutory warning signs are posted, and some require registration.

Agritourism activities offered (check all that apply):

- ☐ U-pick ☐ Corn maze ☐ Hayrides / wagon rides ☐ Pumpkin patch ☐ Petting zoo / animal contact ☐ School field trips
☐ Weddings / events ☐ Farm dinners ☐ Camping / glamping ☐ Play structures / jump pads ☐ None

VISITORS PER YEAR

PEAK SINGLE-DAY ATTENDANCE

SEASON (MONTHS OPEN)

5-1 Are the warning signs required by the state's agritourism statute posted, and is the farm registered where required?

☐ Yes ☐ No

IF YES, EXPLAIN

5-2 Are hayride wagons fitted with rails and steps, pulled by trained adult drivers, and kept off public roads?

☐ Yes ☐ No

IF YES, EXPLAIN

5-3 If visitors touch animals, are handwashing stations provided and posted?

☐ Yes ☐ No

IF YES, EXPLAIN

5-4 Is there a food safety plan (e.g., GAP certification) for produce sold directly, and are prepared foods permitted?

☐ Yes ☐ No

IF YES, EXPLAIN

5-5 Is alcohol served or sold at events?

☐ Yes ☐ No

IF YES, EXPLAIN

6 PROPERTY, EQUIPMENT & STORED CROPS

BUILDING / STRUCTURE	CONSTRUCTION	YEAR BUILT	VALUE (\$)

FARM MACHINERY VALUE (\$)

STORED CROPS / HAY VALUE (\$)

IRRIGATION EQUIPMENT VALUE (\$)

6-1 Is hay stored separately from other buildings and checked for heating, and are shops free of oily rags and open fuel?

☐ Yes ☐ No

IF YES, EXPLAIN

7 PAYROLL, SALES & REVENUE

TOTAL ANNUAL PAYROLL (\$)

SEASONAL / H-2A PAYROLL (\$)

CUSTOM WORK REVENUE (\$)

GROSS FARM REVENUE (\$)

AGRITOURISM / DIRECT SALES REVENUE (\$)

PRIOR YEAR GROSS REVENUE (\$)

8 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

CURRENT FARM LIABILITY CARRIER / LIMITS

FARM PROPERTY CARRIER

FEDERAL CROP INSURANCE (Y / N)

8-1 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the last 5 years?

☐ Yes ☐ No

IF YES, EXPLAIN

8-2 Have there been any drift, visitor injury, equipment, fire, or worker injury claims?

☐ Yes ☐ No

IF YES, EXPLAIN

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED (\$)	OPEN / CLOSED

8-3 Is the applicant aware of any incident, complaint, or circumstance not yet resulting in a claim that could reasonably give rise to one?

☐ Yes ☐ No

IF YES, EXPLAIN

9 RISK MANAGEMENT & SAFETY

9-1 Is there a written farm safety plan covering bins, chemicals, equipment, and emergency contacts, reviewed each season?

☐ Yes ☐ No

IF YES, EXPLAIN

9-2 Are ponds, lagoons, and equipment areas fenced or signed where visitors or children could reach them?

☐ Yes ☐ No

IF YES, EXPLAIN

10 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. (State-specific fraud warnings apply; see state amendatory notice.)

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)

TITLE

DATE

PRODUCER — CORY WASHINGTON & CO. LLC

PRODUCER SIGNATURE (TYPE FULL NAME)

DATE