

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for agricultural consultants, agronomists, and crop advisers. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

CORE

PREVALENT

SITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Professional Liability (Ag Consultant E&O)	Covers yield and crop-loss claims from your advice.	CORE
☐ General Liability	Covers field scouting and property damage.	CORE
☐ Commercial Auto	Covers trucks and scouting vehicles.	CORE
☐ Workers' Compensation	Covers field staff and heat exposure.	CORE
☐ Pollution Liability	Covers nutrient runoff and well contamination tied to your plans.	PREVALENT
☐ Regulatory Defense	Covers state agriculture department investigations.	PREVALENT
☐ Inland Marine	Covers soil probes, drones, and GPS equipment.	PREVALENT
☐ Extended Reporting Period	Covers claims-made gaps when switching carriers.	PREVALENT
☐ Pesticide Applicator Liability	Needed if you apply any product, since GL often excludes drift.	SITUATIONAL
☐ Drone / Aviation Liability	Covers UAV scouting and imagery.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by crop consultants is the pollution exclusion. GL and basic E&O forms usually carry absolute pollution exclusions that sweep in pesticide drift and nutrient runoff — a consultant's two signature exposures — and crop insurance doesn't cover drift losses either. Add a pollution or drift carve-back, and confirm E&O doesn't exclude chemical advice.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.