CORY WASHINGTON & CO.

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FARM (CROPS, PRODUCE & AGRITOURISM) — COVERAGE CHECKLIST

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 crop, produce, orchard, and agritourism operations. Priorities reflect typical exposure for this class; confirm against the farm's actual crops, chemicals, and visitor activities.

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
☐	**Farm Liability**	Covers third-party injury and property damage from farm operations. Confirm it fits a commercial operation, not a hobby farm.	CORE
☐	**Pesticide / Herbicide Drift Coverage**	Covers damage to neighbors' crops, bees, or property from drift — often excluded or limited by pollution exclusions.	PREVALENT
☐	**Farm Property & Machinery**	Covers barns, bins, equipment, and irrigation against fire, wind, and theft.	CORE
☐	**Stored Crops / Hay**	Covers harvested crops and hay in storage, which may need to be scheduled.	PREVALENT
☐	**Agritourism Liability**	Needed for u-picks, mazes, hayrides, events, and school visits — farm liability may exclude paying visitors.	SITUATIONAL
☐	**Farm Employer's Liability / Workers' Comp**	Covers hired farm workers; many states exempt farm labor, which leaves the farm exposed to lawsuits.	CORE
☐	**Commercial / Farm Auto**	Covers farm trucks and equipment on public roads.	PREVALENT
☐	**Custom Farming Liability**	Needed if the farm sprays, plants, or harvests for others.	SITUATIONAL
☐	**Federal Crop Insurance (MPCI)**	Protects yield and revenue through USDA's program — separate from property and liability coverage.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits for serious visitor, road, or drift claims.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is pesticide drift. Drift that damages a neighbor's organic crop, kills bees, or reaches a home is a third-party claim, but many farm liability policies treat it as pollution and exclude or tightly limit it. Farms that spray their own fields — or hire applicators without confirming their insurance — should verify drift coverage in writing. Agritourism is the second gap: a u-pick or corn maze turns a working farm into a public attraction, and state liability protections usually apply only if required warning signs are posted.

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.