

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 cattle and livestock ranches, including custom grazing and hunting leases. Priorities reflect typical exposure for this class; confirm against the ranch's herd, land, and recreational use.

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/Ranch Liability	Covers injury and damage from livestock and ranch operations, including livestock-vehicle collisions.	CORE
☐ Umbrella / Excess Liability	A single cow-vehicle crash can produce a fatal claim that exceeds primary limits.	CORE
☐ Livestock Mortality / Peril Coverage	Covers owned animals against death from named perils or all causes, depending on form.	PREVALENT
☐ Care, Custody & Control (Others' Livestock)	Covers custom-grazed or backgrounded cattle owned by others — excluded from standard liability.	SITUATIONAL
☐ Hunting Lease Liability	Needed when hunting or fishing access is leased — most states remove recreational-use immunity once a fee is charged.	SITUATIONAL
☐ Farm Property & Equipment	Covers barns, corrals, fencing, equipment, and hay.	CORE
☐ Farm Employer's Liability / Workers' Comp	Covers ranch hands; farm labor exemptions leave ranches open to lawsuits.	CORE
☐ Commercial / Farm Auto	Covers trucks and stock trailers, including hauling others' livestock.	PREVALENT
☐ Pollution (Manure / Runoff)	Covers contamination from lagoons, feedlots, and runoff, often excluded.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is paid recreational use. Every state has a recreational use statute limiting landowner liability, but most remove that protection as soon as the rancher charges a fee — and a hunting lease is a fee. Lessees should carry their own liability naming the ranch, and the ranch's own policy should specifically cover leased hunting. The other severity driver is livestock on the road: liability depends on local range law and highway rules, and courts look closely at fence condition and prior escapes, so logged fence inspections and a strong umbrella matter.

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.