CORY WASHINGTON & CO.

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CWCO-SUP-RANCH-CHK Rev. 09-2026

RANCH (LIVESTOCK) — 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 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.