



Questions for Your Insurance Agent

General

- Do you understand what I propose to do?
- Where do you see the risks? (This will help you see how well the agent understands.)

Existing policies

- What exactly does my general farm liability insurance already cover? Where are the gaps? (Think about those yourself ahead of time, so you can probe with specifics.)
 - Am I covered for sales made off the farm or ranch (e.g., farmers markets)? To what extent?
 - Are farm employees covered for anything they may do in association with the agritourism operation?
 - Does my automobile coverage on farm vehicles cover agritourism-related travel? If not, what type of policy do I need?
 - Any other questions (based on your operation).
- What are the specific reasons, if any, that indicate I need to supplement my general farm liability policy with a more specialized commercial business policy?

Agritourism-specific insurance

- To what extent would this proposed policy cover:
 - My premises and operations liability?
 - My product and operations liability?
 - My contractual obligations to others?
 - My personal liability to or injury to others (e.g., slander, invasion of privacy)?
 - My advertising liability to others?
 - My property liability to others?
 - Incidental medical malpractice resulting from my helping an injured person?
 - Host liquor liability?
 - Court cost for defense?

- Are there any specific exclusions?
- What size umbrella policy will provide adequate coverage, and what coverage levels would you recommend for each type of liability coverage? Why?
- Is my policy a “claims and occurrences” policy? And what happens if I change insurers?
- What are my options, including options for deductibles?
- How is the company you’re recommending rated? Based on what?

Risk management

- Will guests have to sign anything special to be covered, such as a waiver?
- Should groups using my farm or ranch for an event be required to show evidence of insurance? When should I ask to be an Additional Insured?
- Should my contractors (e.g., outfitters, caterers) be required to show evidence of insurance? When should I ask to be an Additional Insured?
- What types of documentation should I keep to protect myself from negligence claims?

This information was adapted from several sources, including: *Creating Successful Agritourism Activities for your Farm*; *Community Involved in Sustaining Agriculture*; *Agritourism in Focus: A Guide for Tennessee Farmers*, University of Tennessee Extension; and *Taking the First Step: Farm and Ranch Alternative Enterprises and Agritourism Resource Evaluation Guide*, Southern Maryland Resource Conservation and Development Board.