# Farm and ranch risk exposure checklist

Liberty Mutual INSURANCE

Use this helpful risk-exposure checklist to identify the information your farm underwriter may look for when reviewing a farm and ranch submission. Additional information may be required.

## Click a link below for easy navigation:


- Barndominium/shouse
- Builders risk
- Business activities
- Christmas tree farms
- Custom farming
- Dairies
- Equine liability
- Electrical generation
- Farm equipment breakdown
- Farm tours
- Feed/fertilizer/firewood/grain/hay/seed retail or wholesale sales
- Feedlots
- Grain complex/feed mill
- Greenhouses
- High value structures – roof collapse
- Hops
- Hunting and fishing
- Indoor farming
- Kennels/boarding/grooming
- Leafy greens
- Livestock auctions
- Machinery-drawn carriage/hay/sleigh/wagon rides
- Meat/fish/poultry processing/sales
- Pet training
- Recreational vehicles (e.g. ATV, UTV, golf cart)
- Rental of a portion of an insured location to others (including structures)
- Schools/shows/demonstrations
- Spoilage
- Swimming pool, hot tub
- Tack sales – horses or livestock
- U-pick operations/pumpkin patches
- Vineyard/winery
- Wildfire
- Wood stove, pellet stove or solid fuel heating device


## Barndominium/shouse

- What is the total square footage of the building?
- What is the total square footage of the living space?

## Builders risk

- All builders risk policies go to inland marine.

## Business activities

- Description of all activities, including:
  - What are they doing?
  - Is the activity seasonal or year-long?
  - Who performs the activity?
  - Does the activity have public exposure?
- What are the total receipts from each activity?
- Please provide all controls or safety precautions taken.

## Christmas tree farms

- Does the client allow u-cut?
  - If so, are there signed waivers in place? Please provide a copy.
  - What tools are guests allowed to use?
- Who wraps the trees?
- Is any transportation provided for the customers?
- Does the client deliver trees?

## Corn/hay mazes

- How long is the maze open each year?
- What is the maximum number of people on the premises per day?
- What are the total receipts from the maze?
- Are all of the following in place?
  - Clearly posted safety/warning/no-smoking signs with restricted areas properly secured.
  - All exits are accessible and clearly identified.
  - All parking lots, walkways, stairs and public areas are regularly inspected and maintained.
  - Children are supervised or accompanied by an adult while in the maze.
  - The maze has one or more viewing stands.

## Custom farming

- What are the total custom farming receipts?
- What is the radius of the operation?
- Is any custom spraying performed?
  - If yes, what are the total receipts?
- Is there a written contract in place?
- Does the client check weather conditions before performing operations to ensure they are suitable?
- How many years of farming experience does the client have?
- Are the customers the same each year?
- What safety precautions are taken when moving equipment?
- How are employees trained in handling equipment?

## Dairies

- See dairy supplemental:
  - All states except Illinois
  - Illinois only

## Dwellings

- Refer to farm dwelling supplemental for dwellings that are:
  - Over $1.5 million
  - Over 40 years of age
  - Equipped with a solid fuel heating device (e.g., wood stove)
  - Equipped with a swimming pool or hot tub
- See farm dwelling supplemental:
  - All states except Illinois
  - Illinois only

## Equine liability

- Please complete the ACORD Equine Liability Supplemental.
  - Does the client require signed releases for boarders and anyone coming onto the premises for equine events?
  - If so, please provide a copy.

## Electrical generation

- Is generated electricity sold back to the grid?
  - What are the receipts?
  - If more than 250kW, please break out receipts by type (i.e. wind turbine, solar power, manure digester)
  - Are contracts in place?
    - Do they contain mutual hold-harmless, indemnity and waiver-of-subrogation language?
- What is the total annual power production (MWh or kWh)?

### Wind turbines

- Total number, height and installer?
- Are the turbines owned by the client or the electric company?
  - If owned by others: how often are they inspected? Is there a contract in place with a hold-harmless agreement for our client?
- Distance between turbine and the nearest building?
- Distance between turbine and the nearest neighbor?

### Solar panels

- Who owns the solar panels on premises?
- Number and type of panels?
- Are they attached to structures?
- Are there any anti-theft protections or hail protections?

### Manure digester

- Is any type of gas other than methane produced? If so, please explain.
- What types of lining and covers are used for the digester pool?
- Is the digester pool heated?
- What is the distance between the pool and the closest structure?
- What is done with the biogas/methane?
- Does the dairy use any of the gas/energy produced by the digester?
  - If not, how is it transported off site?
- Age of the digester? Is proper maintenance in place?
- Are all farm employees aware of and trained on the dangers of the digester?
- Is proper signage in place?
- Is an emergency action plan in place for the dairy if something happens to the digester?
  - What are the insured's responsibilities?
- Who is responsible for the digestate (waste)?

## Farm equipment breakdown

- Does the client have a formal maintenance plan?
- Is equipment inspected every year?
- Is equipment regularly sprayed or blown out to remove the buildup of dust and debris?
- Are fire extinguishers present in all combines and tractors?

## Farm tours

- Are all tours led or supervised by the insured or an employee?
- Are any conducted at night?
- Are any primarily for children (e.g. school tours)?
- Are tour participants given access to machinery or allowed contact with animals?
- What safety precautions are in place?

## Feed/fertilizer/firewood/grain/hay/seed retail or wholesale sales

- Is any mixing, altering or treating of the product done before sale?
- Do suppliers have a product liability policy in force?
- Do all storage facilities comply with local and state regulations?
- Is firewood precut and prepackaged for sale?

## Feedlots

- Is the client feeding owned cattle and/or custom feeding?
  - If custom feeding for others, what percentage of cattle are owned by others? Is there a contract in place?
- What is maximum feedlot capacity?
- Are sick cattle quarantined? If so, for how many days?
- How are pens cleaned?
  - How is waste handled?
  - Are permits filed with the state?
- Are there any auctions on premises?
- Has the client had any past outbreaks of contagious or infectious diseases?
  - If so, what illness and how many animals were affected?
- When grain complex or feed mill is present, see Grain complex/feed mill.

Material intended for agent/broker use only. Do not copy or disclose without prior permission of Liberty Mutual Insurance.

## Grain complex/feed mill

- If grain legs:
  - How many?
  - How tall?
  - Are they anchored?
  - How many downspouts?
- How many and what sized bins are in the complex?
- What year(s) were legs installed?
- Are rolling mills and/or grinders in good repair?
- What is done to ensure feed safety and accuracy of mix?
- How frequently are electrical components cleaned and what is done to keep them maintained?

## Greenhouses

- What is the construction type of each greenhouse?
- Are they secured to permanent foundations?
- Are unvented heating systems used?

## High value structures – roof collapse

- Are structures all within current building standards?
- What is the process for clearing snow off roofs?
- Are the drains kept clear?

## Hops

- Are all drying buildings equipped with fire/smoke alarms and fire extinguishers?
- Are sprinklers present in the drying building?
- Are hops tested throughout the harvesting, drying, baling and storing processes for temperature, moisture and quality?
- Are there formal plans for each of the following:
  - Housekeeping?
  - Maintenance of machinery and equipment?
  - Business interruption?
- How far are propane tanks from structures and parking areas?

**Dryer/kiln questions:**

- How old are each dryer/kiln?
- Are heat sensors present under drying floors?
- Are temperature-sensitive automatic gas shutoffs present?
- Are there emergency dryer and fan shutoffs with multiple switches inside and outside?
- Are dryers/kilns supervised by at least two people at all times?
- Are kilns guarded by metal cages or screens to prevent debris from entering?
- Is all wiring inspected at least annually by a licensed contractor?
- Are gas lines shut off when dryers are not in use?
- Is annual infrared scanning done by a licensed contractor or qualified employee?

## Hunting and fishing

- See hunting and fishing supplemental:
  - All states except Illinois
  - Illinois only

## Indoor farming

- See indoor farming supplemental:
  - All states except Illinois
  - Illinois only

## Kennels/boarding/grooming

- What animal types are boarded/groomed?
- Is a hold-harmless agreement signed by all customers? If so, please provide a copy.
- Is proper licensing in place? If so, please provide a copy.
- Is there a formal process in place for intake and discharge of animals?
- Are files kept showing proper vaccinations and the health of animals?

## Leafy greens

- What are the receipts from sales of leafy greens?
- How many years of experience does the client have growing leafy green vegetables?
- Are all applicable USDA, FDA and FSMA (Food Safety Modernization Act), and state-specific health rules and laws followed? *(Note: Farms with less than $25K in sales over a 3-year period are exempt from the FSMA but are still expected to have appropriate controls in place.)*
- Is the operation GAP (Good Agricultural Practices) certified?
- How is fertilizer application tracked throughout the year?
- How are fields monitored for potential contamination, including by wild or domestic animals?
- How are the water and soil tested?
- Are employees trained in handling produce and the importance of good hygiene and safety?
- Are any locations susceptible to surface water runoff from surrounding operations?

## Livestock auctions

- How many auctions are held annually?
- Where do the sales take place?
- What types of animals are sold?
- Are all livestock sold owned by the insured?
- How are records maintained?
- Do employees supervise all interactions between livestock and customers?
- Is any handling, loading or unloading done by anyone other than the insured or their employees?
- Is proper signage in place?
- Are all public areas well maintained and monitored for hazards?
- Does the insured deliver any livestock after the sale?
- Is any alcohol served on the premises?

Material intended for agent/broker use only. Do not copy or disclose without prior permission of Liberty Mutual Insurance.

## Machinery-drawn carriage/hay/sleigh/ wagon rides

- Are waivers used? If so, please provide a copy.
- Who operates the machinery and what is their experience?
- Are animals used to pull any of the rides?
- Does the client provide any rides away from the insured premises?
- Are the following safety features on every carriage/ hayride/sleigh/wagon?
  - Seating must be fastened to the wagon bed. Do not use loose hay bales or similar unfastened seating.
  - Permanent railing around the entire bed surface.
  - Steps equipped with railings.
  - Obtaining photos to confirm proper equipment is recommended.

## Meat/fish/poultry processing/sales

- Is all slaughtering, processing, packing, butchering or cutting performed by a USDA-certified facility?
- Do all facilities carry product liability limits equal to or greater than the insured's policy limits?
- Are all products properly stored in refrigerated storage?
  - Is the refrigeration system monitored for expiration date and storage conditions?
  - Does the insured have a backup generator in case of power failure?
- Does the insured transport any meat, fish or poultry products?
  - Are vehicles temperature controlled?
  - Does the insured deliver any products to customers?

## Pet training

- Do all customers sign a waiver or hold-harmless agreement? If so, please provide a copy.
- Provide photos of the pet training area.
- Is proper licensing in place? If so, please provide a copy.
- Is there a formal process in place for intake and discharge of animals?
- Are files kept showing proper vaccinations and the health of animals?
- Does the client rehabilitate hostile or aggressive animals?

## Recreational vehicles (e.g. ATV, UTV, golf cart)

- Are recreational vehicles used off premise?
- Are recreational vehicles used for any purpose other than farming? If so, what?
- Who drives the recreational vehicles? (family, friends, employees, etc.)
- Are any recreational vehicles licensed for road use?

## Rental of a portion of an insured location to others (including structures)

- What operations/services are offered or provided by the lessee?
- Is any public exposure associated with the operation?
- What premise controls does the lessee have in place?
- Does the lessee have liability insurance and risk-transfer controls in place?
- Are contracts in place?

## Schools/shows/demonstrations

- Are all schools, shows or demonstrations related to the primary farming/ranching operations?
- Are all schools, shows or demonstrations educational in nature?
- Do all attendees/participants sign a waiver or hold-harmless agreement? If so, please provide a copy.
- What safeguards and safety precautions does the insured take to protect participants/attendees?
- Does the insured allow any of the following:
  - Overnight stays?
  - Water-related activities?
  - Use of tools or equipment by participants attendees?
  - Activities involving horses?
  - Day/summer camp or daycare services?

## Spoilage

- Is there a maintenance agreement on all refrigeration equipment that provides for regular annual inspections of the heating or refrigeration equipment in each building?
- Is ammonia used in a direct-pipe cooling system?
- Are backup generators present?
- Is backup refrigeration available?
- Is there a working emergency response system, including backup systems and alarms that either notify the insured or a central station?
- Is there exposed foam insulation on the interior of the storage area?

## Swimming pool, hot tub

- Refer to farm dwelling supplemental:
  - All states except Illinois
  - Illinois only

## Tack sales – horses or livestock

- Does the client sell any pre-owned tack?
- Where do retail sales take place?
- Is the client manufacturing, servicing or repairing any tack?

## U-pick operations/pumpkin patches

- How many acres are used for u-pick operations?
- What are the u-pick receipts?
- Do customers use ladders or other equipment for picking?
- Are any tools used by customers? If so, what tools are used?
- Are rules posted for customers?
- Is pumpkin carving done on the premises?
- Are there any events on the premises?
- How many people are estimated to be on the premises annually?
    - What is the maximum number of people on the premises at one time?

## Vineyard/winery

- See vineyard/winery supplemental:
    - All states except Illinois
    - Illinois only

## Wildfire

- Is there at least 100 feet of defensible space around structures?
- Are areas around structures free of debris and flammable materials?
- What does the client do for fire mitigation?

## Wood stove, pellet stove or other solid fuel heating device

- Refer to farm dwelling supplemental:
    - All states except Illinois
    - Illinois only

Material intended for agent/broker use only. The descriptions of coverage are necessarily brief and subject to the provisions, limitations, and exclusions that can only be expressed in the policy and related endorsements. The actual terms and conditions of the policies determine the coverage and limits afforded. Insurance underwritten by Liberty Mutual Insurance Company or its affiliates or subsidiaries. Do not copy or disclose without prior permission of Liberty Mutual Insurance. Learn more about our privacy policy at libertymutual.com/privacy. Availability of coverage may vary by state. For additional products details, please see the product pages on the agent portal at https://agent.libertymutual.com/products or contact your underwriter.

©2026 Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116.

BL0658 02/2026

Liberty Mutual INSURANCE