

Insurance for farms and ranches

Customized for you. There for you.

We understand the unique risks you face as a farm or ranch operator/owner. Ensure you're protected with customized coverages, expert services and safety resources from Liberty Mutual. We offer our products exclusively through local independent agents who are insurance experts and can tailor your policy to fit your specific needs.

Standard coverages for your farm and ranch

Farm property	Covers your dwellings, household personal property, barns, outbuildings and farm personal property like farm equipment, animals, grain, and tools - from damages caused by a covered loss, such as fire, storms, vandalism, theft and water damage
Farm liability	Covers legal liability associated with your farm operations, including bodily harm to other people or damage to their property
Farm auto	Covers physical damage to your farm-owned or leased vehicles, as well as legal liability in the case of auto accidents
Excess liability	Provides additional protection above your commercial auto and liability limits in the event of a large claim or lawsuit

Contact your independent agent or broker for more information about how to help protect your farm or ranch.

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In addition to the standard policy coverages, here are important coverages to consider as a farm or ranch operator/owner.

Key coverages for farms and ranches

Medical payments	Covers medical expenses for injury to a visitor on your premises, regardless of legal liability
Equipment breakdown	Replaces or repairs core equipment that's been damaged due to mechanical or electrical breakdown Coverage can also be extended to cover: • Lost income if you need to shut down temporarily • Extra expenses that allow you to keep operating • The income you lose if the power (or other utility) shuts down • The value of spoiled or contaminated products
Equipment rental reimbursement	Reimbursement for the cost of rental equipment when owned equipment is damaged by a covered loss
Loss of business income and extra expense	Helps you recoup lost income if your farming operation shuts down because of a covered loss and covers some additional expenses incurred as a result of that loss – such as cleanup and debris removal after a fire
Livestock collision	Covers the death of certain animals (up to $2,000 per animal) if hit by a motor vehicle
Wineries	Covers wine tank leakage, contamination and specific types of winery and vineyard-related property, and special wine valuation provisions
Chemical drift	Covers damages to other people's crops or animals caused by chemicals from your farm operations
Farm stands	Extends liability coverage to include farm stands and farmers markets on and off your premises
Custom farming	Extends liability coverage to include farming operations you conduct at another person's farm location

Expert services

Claims services that treat you right when something goes wrong

- 24/7 claims reporting by phone or email
- More than 7,600 claims professionals countrywide are committed to resolving claims quickly and fairly

Get it all done online

- Manage your account 24/7 with MyBusinessOnline.LibertyMutual.com
- Download your policy documents
- Generate your Certificate of Insurance (COI)
- Manage and make payments
- Track current and view past claims

Risk control services to keep your business and employees safe

- **Liberty Mutual SafetyNet™:** one-stop online destination for safety tools, training and resources
- **Risk Control Consulting Center:** experienced safety consultants provide technical guidance and answer your questions to help prevent and control losses. 866-757-7324 RCConsultingCenter@LibertyMutual.com

Our risk control services are advisory only. We assume no responsibility for management or control of customer safety activities nor implementation of recommended corrective measures.

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BL0413 11/25