

What Is Farm Insurance?

Farm insurance (often sold as farm and ranch owners insurance) is a combination commercial and personal insurance product for farmers and ranchers that covers both their business and their home, as most farmers live on the property they use for their farming/ranching business. Farm and ranch owners insurance can provide coverage for a range of agricultural entities from small hobby farms to large corporate farms.

It depends on the policy, but farm and ranch Insurance can cover everything from structures and equipment to ranches and equine operations — in addition to personal homes, vehicles, and household property. Insureds can often tailor policies to fit their needs, no matter what type of agricultural operation they are running.

Get the insurance protection you need by working with a Trusted Choice® Independent Insurance Agent. Use our [independent agent matching tool](#) to find a reputable independent agent near you who knows the farming business in your area as well as you do.

What Does Farm Insurance Cover?

Specific coverages offered vary by insurer, and policies can be custom-tailored to fit each farm or ranch's needs. Generally, however, standard farm insurance includes a blend of commercial and personal insurance coverage for the following:

- Dwellings and personal contents against risks usually covered by a homeowners insurance policy
- Other private structures on the same property as the main insured structure
- Outbuildings or other farm structures (such as barns, machine sheds, detached garages, and more)
- Personal passenger and commercial vehicles against risks usually covered by a personal or commercial auto policy
- Machinery and farm equipment (such as tractors)
- Personal, commercial, and professional liability and legal fees for injury and damage to others on your farm
- Additional living expenses if you have to move out of your home due to a covered loss

Farm insurance covers livestock ranches, crop farmers, vineyards and wineries, and everything in between. Your Trusted Choice agent will review your unique ranch or farm operation with you to determine your specific needs — and then comparison shop among numerous insurers for you to find the most appropriate coverages at competitive prices.

What Doesn't Farm Insurance Cover?

Farm Insurance usually does not cover the following, although coverage can typically be added onto a policy for an additional cost:

- “Agritainment,” or opening a farm to the public for activities on your property such as apple picking and hayrides
- Animal waste pollution
- Chemical drift (such as pesticide droplets drifting to areas other than the intended treated area)
- Crop damage due to various covered perils
- Disruption of farming operations due to a covered loss
- Damage to electric gates and fencing due to covered loss
- Employee benefits
- Fire (if your dwellings or structures aren’t located near an adequate water source for extinguishing fires)
- Replacement of irrigation systems
- Livestock and equine operations
- Transportation of property
- Workers’ compensation

Does Farm Insurance Cover Employees?

Farmers with employees can add additional coverages to their farm insurance policy to cover both employer and employees for risks that are specified as covered in the policy. Employer liability can protect farmers from costs associated with employee bodily injuries due to workplace accidents. Workers’ compensation can also be added to help with medical expenses for employees injured on the job and to ensure operations can continue after an employee injury.

Does Farm Insurance Cover Work Horses?

The equine operation is a unique aspect of farm and ranch businesses. Unlike livestock, horses typically are not owned to produce commodities (such as milk, wool, or meat) and instead are raised for various other uses including breeding, show, or work.

Additional coverage for equine operations is available to include in most farm insurance policies. Equine operations coverage typically will compensate for the death of horses due to sickness, disease, disaster, and theft. The amount of equine coverage needed will depend on the use of horses on the farm. For example, a horse bred for show or one used to herd cattle may need more coverage than a horse that is ridden only for pleasure — because the show or work horse is used to earn profit, while the pleasure horse is not.

Why Do I Need Farm Insurance?

Farms and ranches face many of the same perils and risks as homes and commercial businesses, such as fire, storms and theft. They also have a whole host of unique risks—including death of livestock or destruction of crops by hail, according to the [Insurance Information Institute \(I.I.I.\)](#). Farm Insurance allows you to package a variety of policies into one contract for the optimal coverage for your specific business.

Your farm or ranch is a home that generates income. Getting the right coverage is crucial to protect both.

Do I Need Farm Insurance if I Lease or Rent My Property to a Farmer?

The owner of a property that is used for farming or ranching has liability exposure whether or not they themselves do the farming, or if they rent or lease their land out to someone who does. For example, property owners can be liable if the renting farmer or rancher is injured on the property. So, farm insurance is a wise investment for farmland owners even if they rent or lease the property.

How Do I Get Farm Insurance?

A variety of insurance companies offer farm Insurance — and what's covered under their policies can be just as varied. What one insurer considers a standard coverage can be considered an add-on by another.

A Trusted Choice agent in your area can help you find the best coverage options for your needs. Your agent is a trained professional who will know your business and the carriers, or insurance companies, that provide the coverages you need. That agent will comparison shop for you to find appropriate coverage at competitive prices. Your Trusted Choice agent can give you peace of mind that you can keep your farming business and lifestyle going strong, no matter what risks come your way.

How Much Does Farm Insurance Cost?

Because coverage needs vary according to the unique characteristics of each farm or ranch operation, the cost of coverage will vary as well. With pieces of machinery and buildings valuing hundreds of thousands of dollars alone, insurance is a small price to pay now to prevent the downfall of your business due to an unforeseen calamity.

Working with your Trusted Choice agent is the easiest way to ensure you get the best bang for your buck when it comes to farm insurance.