

Farm Liability Insurance: Examining Your Covered Activities and Assets

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Below is a list of farm activities and farm assets that might not be covered by a standard farm liability insurance policy. Review the list and check any activities or assets involved with your farming operation. Then discuss the list with your insurance agent to be sure each checked activity or asset is covered under your farm policy. For more information on farm insurance policies, see our publication on *Farm Insurance: Covering Your Assets*, available in the law library on farmoffice.osu.edu.

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| <input type="checkbox"/> Agritourism activities | <input type="checkbox"/> Petting zoos |
| <input type="checkbox"/> Aircraft application of pesticides or fertilizers (self or custom) | <input type="checkbox"/> Pick-your-own activities |
| <input type="checkbox"/> Aircraft for personal use | <input type="checkbox"/> Ponds with docks or diving boards |
| <input type="checkbox"/> ATV, side x side, or recreational vehicle | <input type="checkbox"/> Portable buildings or structures, including greenhouses |
| <input type="checkbox"/> Barns and structures not currently used or in disrepair | <input type="checkbox"/> Pulling tractor or truck |
| <input type="checkbox"/> Bed and breakfasts | <input type="checkbox"/> Purchased feed, seed, or inputs not picked up or delivered |
| <input type="checkbox"/> Confined animal facilities | <input type="checkbox"/> Radio or TV Antennas |
| <input type="checkbox"/> Custom application of pesticides or fertilizer | <input type="checkbox"/> Rental property |
| <input type="checkbox"/> Custom farm operations such as planting or harvesting | <input type="checkbox"/> Rental of grain bins |
| <input type="checkbox"/> Drones – scouting | <input type="checkbox"/> Sale of “altered” food products such as bratwurst or sausage blends |
| <input type="checkbox"/> Drones – application of pesticides or seed | <input type="checkbox"/> Sale or production of food or other consumable goods |
| <input type="checkbox"/> Embryos stored or in recipient animal | <input type="checkbox"/> Show stock or high value livestock |
| <input type="checkbox"/> Exotic or non-domesticated animals | <input type="checkbox"/> Solar panels |
| <input type="checkbox"/> Farm markets | <input type="checkbox"/> Swimming pools |
| <input type="checkbox"/> Farm stands | <input type="checkbox"/> Tractor shows, parades, hayrides |
| <input type="checkbox"/> FFA and 4-H Projects | <input type="checkbox"/> Tours (paid or unpaid) |
| <input type="checkbox"/> Freezer beef and meat | <input type="checkbox"/> Using borrowed equipment |
| <input type="checkbox"/> Hauling crops, goods or cargo for others | <input type="checkbox"/> Using rented equipment |
| <input type="checkbox"/> Holding products such as seed, hay, or inputs for customers after payment | <input type="checkbox"/> Unoccupied houses |
| <input type="checkbox"/> Horse boarding, riding, or training services | <input type="checkbox"/> Valuable refrigerated or frozen products |
| <input type="checkbox"/> Hunting leases and paid recreational uses | <input type="checkbox"/> Valuable or important information on computers |
| <input type="checkbox"/> In-home businesses | <input type="checkbox"/> Watercraft |
| <input type="checkbox"/> Leasing buildings or structures to others | <input type="checkbox"/> Wedding or event venues |
| <input type="checkbox"/> Livestock of others in your care, custody or control | <input type="checkbox"/> Wind turbines |
| <input type="checkbox"/> Manure digester and methane collection | <input type="checkbox"/> Wine or cider production including tasting rooms |
| <input type="checkbox"/> Non-owned livestock | <input type="checkbox"/> Website or online presence that collects money or stores customer information |
| <input type="checkbox"/> Off-premises use of ATV or recreational vehicles | <input type="checkbox"/> Your produce, grain, livestock or other farm goods in transit |
| <input type="checkbox"/> Oil and gas wells | |
| <input type="checkbox"/> Pesticide or fertilizer drift | |