**Insurance Learning Prompt/Guide**

In the on-line assessment you were asked the following questions:

* Do you feel confident that your insurance policy covers your essential buildings and equipment from risks like weather and fire to the extent you need to get back on your feet if something bad happens?
* Have you explored whether crop or livestock insurance options including Whole Farm Revenue Protection are right for you?
* If a worker (including an employee, intern, or volunteer) gets injured on your farm, are you confident that your liability for the injury is covered, as may be required by law?
* If you get hurt while doing farm business, are you confident that you have coverage for hospital bills and/or lost work time?
* If you are conducting Agritourism, value-added processing, educational events and the like, are you confident that your farm insurance covers these ventures?

Did you answer **no** or **not sure** to any of these? If so, **please circle those** responses.

Risk Assessment 1

Which aspects of your production bring in the most revenue?

Which aspects of your production are the most profitable?

Please list specific crops which are highly important to your farm.

Please list specific festival or events that are important to your bottom line.

Risk Assessment 2

Who is most vulnerable to injury on your farm?

Which individuals or types of workers (for example, volunteers) are you most dependent upon for your business model?

Risk Assessment 3

Which pieces of equipment, buildings, or vehicles are highly important to your ability to make money? Please list these below.

Risk Assessment 4

Please describe any plans to scale your operation or develop new markets.

**Property Insurance**

Does your farm relay on a homeowners policy to protect your business risks? Yes No

Does your farm utilize leased, rented land, or land the farm doesn’t own? Yes No

If yes, does your policy address equipment and supplies stored there, activities conducted there, or buildings on the land that you don’t own? Yes No

If you answered yes to any of these questions, discuss these with your insurance agent to see if you are covered or what your options may be.

Print out the slide that contains the white box in which you listed the pieces of property you felt were important to your business but not listed in the declarations page. In this box you also listed any coverage level concerns you may have had.

In addition to the items listed in the white box, write down risks to your farm that you feel serve as threats. These could include droughts, flooding, wind damage, lightening, theft, fire, injuries, and others listed in the presentation.

Utilize the information from the printed-out slide and the question above to discuss your policy with your insurance agent to make sure you have the coverage you need. You may benefit showing these answers and going through your policy with your insurance agent.

**If you do not have a farm insurance policy, what actions do you need to take to protect your farm? Write down action items for yourself in the box below.**

**Crop and Livestock Insurance**

Multi-Peril Crop Insurance

After listening to the presentation and accessing the fact sheets, were there questions you still had? If so write those down in the space below.

Whole Farm Revenue Protection

After listening to the presentation were there questions you still had about Whole Farm Revenue Insurance? If so write those down in the space below.

Livestock Risk Protection

Write down any questions you have about the Livestock Gross Margin program.

If you wish to explore options with an insurance agent who sells these select policies, use the following link to find an agent: <https://www.rma.usda.gov/tools/agent.html>. Ask the agent any questions you have written above. These policies may not be sold by your current agent, you will need to ask.

If you want to contact USDA directly, please call, email, or fax your questions to the USDA Risk Management Agency located in Raleigh, NC. Their contact information is as follows: phone number 919-875-4880, Fax: 919-875-4915, Email: [rsonc@rma.usda.gov](mailto:rsonc@rma.usda.gov).

Injuries to Guests

Farm Injuries

The following action steps were listed in the presentation. Please circle any steps you feel are important to discuss with your insurance agent:

* Do I have liability coverage?
* What is the nature of my liability coverage? Am I covered for negligence alone or other actions, as well?
* Does my liability coverage include a “duty to defend,” which will cover the cost of an attorney?
* What are the limits of my liability coverage? Does it seem reasonable, considering my farm operation and the types of risks I incur?
* Can you recommend any steps I should take to reduce the likelihood of injury on my farm, such as signage, rules, waivers, or restricting access to certain areas? If I take these actions, might I be able to reduce my premium?

Non-Farm Injuries

In the box below, please write down any activities not directly related to the marketing or production of crops and livestock, such as hosting educational classes, making value-added goods, throwing farm festivals or other Agritourism events.

When talking with your insurance agent about the activities listed in the box above, inquire about the following options:

* Event endorsements
* Incidental business endorsements
* Agritourism endorsements
* Commercial line of insurance

Also inquire about:

* Am I covered for injuries that might extend these activities that might be seen as not related to the farm?
* Does my current insurance coverage allow for growth of these activities? When should I revisit coverage if I expand any of my non-farm activities?

Injuries to Workers

Print out the sheet in which you determined if you need workers’ compensation and wrote any questions you may have. Use this with your insurance agent.

Print out the slide with the following information:

* I have confirmed whether or not my personal health insurance policy will cover injuries I receive in the course of conducting my business on the farm.
* I have considered whether or not disability insurance has a role in my farm’s overall risk management plan.

Write down any questions in the box below you have for your insurance agent regarding this slide.

You and your insurance can find great value in using the information contained in this learning guide to direct your conversations and assess whether your policy covers the areas you need, at the levels you desire.

My “To Do” List

Task Action Plan Resources/Assistance Needed

|  |  |  |  |
| --- | --- | --- | --- |
| **Check when complete** | **Task** | **Action Plan** | **Resources/Assistance Needed** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |