



Agriculture Property – Covered or Not Covered – That Is The Question

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Risk Management 101

Steps of Risk Management

- Identification – what, how bad
- Risk Control
- Risk Finance

Risk Control Techniques

- Avoidance
- Prevention
- Reduction
- Segregation of Exposures
- Contractual Transfer

Risk Management 101

- View the property through the eyes of a child when looking for hazards
- Talk to insureds about an accident procedure plan and ensure that they train their employees on it
- Tell insureds to ensure that there is adequate staff on site to observe visitors
- Discuss maintenance of property with insureds – keeping grounds mowed, ensure that property is free of debris and clutter
- Insured must educate visitors and explain hazards

Risk Management 101

- Ensure that signs are posted and mark areas that are “off limits” to guests
- Insured must ensure that equipment and wagons are inspected daily to verify they are safe
- Insured should be aware of what they have on their farm and do everything they can do to make it safe.

Weddings

- Having a wedding inside a refurbished barn has become a popular way to tie the knot and celebrate the big day. But for farm owners who want to pursue this sort of business, there are many legal issues that come with this new opportunity.



Weddings

- **Zoning** – It's necessary to know whether the wedding barn activity is permitted in the zoning district, is prohibited, or requires approval via a conditional-use permit or request for rezoning.



Weddings



- **Water and sewage laws –** Those laws might require installment or improvement of a septic system and drinking water supply, another instance where the costs of legal compliance must weigh into the wedding barn decision.

Weddings



- **Building and fire codes.** Because barns don't house people, it's common for them to be exempt from building and fire codes, or have minimal requirements under those laws. When a barn is filled with people for a wedding, however, the laws can change.
- Valuation? Not just the barn but the equipment necessary to have a wedding

Weddings - BPP



Pumpkin Chucking

- Equipment Floater
- ATV's used to be at the back of the property to measure distance
- Equipment to load pumpkins into the chucker



Hayrides

- Used for farming and/or agritainment
- How do you separate
- Stored vs. use
- Hay Slides
- Hay Mountains



Sleigh Rides or Carriage Rides - Values



Value of Animals



Insurance Considerations

- Property Coverage for Business Property
 - Bounce House/Pillow
 - Rides
- Special coverage for business records, cash
- Business use of personal vehicles
- Business Income

