Orchard Insurance

100 Frequently Asked Questions — Straight Answers for Owners and Managers

After more than 46 years helping Kansas City–area business owners with their insurance, I hear the same questions from orchard and fruit farm owners again and again. Here are straight answers to the 100 I hear most, grouped by topic. Every policy is worded differently, so treat this as a starting point for a good conversation about your own coverage — not a substitute for reading your policy. **— Jay**

Stoetzer

GETTING STARTED & CHOOSING THE RIGHT POLICY

1. What insurance does an orchard need?

Most orchards need a farm or agribusiness policy covering buildings, equipment and liability, plus commercial auto for vehicles on the road, crop insurance for the fruit, and an umbrella. Add workers' compensation, agritourism liability, products liability and liquor liability depending on what you sell and who visits.

2. Should I have a farm policy or a commercial policy?

A farm policy fits orchards where growing fruit is the main business. Once retail markets, bakeries, event venues, cider production or heavy agritourism become significant, many carriers require a commercial package or a farm policy with substantial commercial endorsements. Often it takes both.

3. Does my homeowners policy cover my orchard?

No. Homeowners policies exclude or severely limit business activities, farm buildings, farm equipment and liability from business operations. Relying on one is among the most common — and expensive — gaps we see.

4. What is a farm liability policy?

It covers bodily injury and property damage claims arising from your farming operations and premises — a delivery driver trips in your packing shed, your tractor damages a neighbor's fence. Read it closely: many exclude agritourism, retail sales and events unless endorsed.

5. What liability limits should an orchard carry?

$1 million per occurrence is the minimum for most orchards; those open to the public should strongly consider a $2–5 million umbrella. Visitors on ladders, wagons and uneven ground create real severity potential.

6. How do carriers rate an orchard?

Farm property is rated on buildings, equipment and values; liability on acreage, gross receipts and the activities you allow. Public access, pick-your-own, hayrides, food sales and alcohol each add premium and underwriting questions.

7. What will an underwriter want to know?

Acreage and fruit types, buildings and equipment values, annual visitor counts, agritourism activities, retail and food sales, cider or wine production, number of employees, chemical application practices and prior losses.

8. Do I need a separate policy for my farm market?

Sometimes. A small roadside stand may fit under farm liability with a farm market endorsement. A year-round store with a bakery, café or gift shop usually needs commercial coverage designed for retail and food service.

9. Are specialty agribusiness carriers better for orchards?

Often. Carriers experienced with farm markets and agritourism understand pick-your-own, seasonal crowds and on-farm processing, and are less likely to slip in exclusions that gut your coverage.

10. How often should I review coverage?

Before every season and any time you add an activity — a corn maze, weddings, a cider press, a bakery or a food truck. New activities are where uninsured gaps tend to open up.

BUILDINGS, EQUIPMENT & COLD STORAGE

11. What farm property is covered?
Farm buildings — barns, packing sheds, cold storage, equipment sheds — plus scheduled or blanket farm personal property such as tractors, sprayers, mowers, bins, ladders and irrigation equipment, against covered causes of loss.

12. Should I schedule my equipment or use blanket coverage?
Scheduling lists each item with a value; blanket coverage insures all equipment under one limit. Blanket is simpler and handles new purchases better, but requires an accurate total value. Expensive items like sprayers and platforms are often scheduled.

13. Is my cold storage building covered?
The building is covered as farm property. The fruit inside and the refrigeration machinery need their own attention — spoilage and equipment breakdown are not automatically included.

14. Is fruit in storage covered if refrigeration fails?
Only if you add spoilage or refrigeration breakdown coverage. Apples held in cold or controlled-atmosphere storage represent much of a season's income, so this endorsement is worth pricing.

15. What about controlled-atmosphere storage?
CA rooms add equipment and contamination risks — loss of atmosphere control can damage an entire room of fruit. Specialty endorsements can cover CA breakdown; confirm the limits match your stored value.

16. Does equipment breakdown cover my compressors, graders and packing line?
Equipment breakdown covers sudden mechanical and electrical failures that standard farm property excludes, including refrigeration compressors, packing lines and electrical panels. Ask if it's available on your farm policy.

17. Are irrigation systems and frost fans covered?
Irrigation pumps, pipes and wind machines can be covered as farm personal property or scheduled property. Underground lines may have limitations — read the definitions.

18. Is hail damage to buildings covered?
Yes, generally, though many Midwest policies carry separate wind and hail deductibles. Hail damage to the fruit itself is a crop insurance matter, not farm property.

19. Are my trees covered under my property policy?
Generally not. Farm property policies typically exclude growing crops, trees, vines and shrubs, or offer only small limits for specific perils. Fruit trees usually have no meaningful property coverage — plan accordingly.

20. Is my farm market building covered?
Yes, if listed. Make sure the building value reflects current construction costs and the contents value includes inventory, fixtures and kitchen equipment.

21. Are bins, crates and ladders covered?
They're farm personal property and can be included in blanket coverage. Their total value often surprises owners — count them.

22. Is flood covered?
Flood is excluded from farm property; it requires separate coverage. Buildings in low-lying areas near creeks should have flood coverage priced.

23. What about theft of equipment?
Theft is generally covered, but some forms have sublimits or exclusions for unattended equipment in fields. Lock up portable equipment and keep serial numbers on file.

24. Does business income apply to a farm?
Some farm policies offer loss of income for farm market or processing operations after a covered property loss. Crop revenue losses are addressed through crop insurance.

CROPS & CROP INSURANCE

25. Does my farm policy cover my fruit crop?
No. Growing crops are typically excluded from farm property policies. Crop protection comes from federal crop insurance through USDA's Risk Management Agency or from private crop-hail policies.

26. What federal crop insurance is available for orchards?
RMA offers crop-specific policies for fruits such as apples and peaches in many counties, plus Whole-Farm Revenue Protection and Micro Farm policies for diversified operations. Availability depends on your crop and county.

27. What is Whole-Farm Revenue Protection?
It insures the revenue of your entire farm rather than a single crop, which suits diversified orchards that sell multiple fruits, value-added products and direct-market sales. It requires farm tax records.

28. What is the Micro Farm policy?
A simplified version of whole-farm coverage designed for smaller operations with modest revenue, including those selling directly to consumers. It has lighter paperwork requirements than WFRP.

29. What if my crop isn't covered by RMA in my county?
The Farm Service Agency's Noninsured Crop Disaster Assistance Program (NAP) may provide catastrophic-level protection for crops without federal crop insurance. Sign-up deadlines apply.

30. When do I need to buy crop insurance?
Each crop has sales closing dates set by county, often in the fall for tree fruit — well before the next growing season. Miss the deadline and you wait a year.

31. What does apple crop insurance typically cover?
Production losses from natural causes such as freeze, frost, hail, drought, excessive moisture, wind and certain disease and insect damage when recommended practices are followed. Coverage levels and quality provisions vary.

32. Does crop insurance cover the trees themselves?
Generally no — fruit policies cover the crop, not the trees. Tree replacement after a storm or freeze is typically uninsured, though USDA disaster programs such as the Tree Assistance Program may help.

33. What is crop-hail insurance?
Private crop-hail policies pay for hail damage to the crop, can be bought during the season, and can supplement federal coverage. They're popular where hail is common.

34. Does crop insurance cover a late freeze?
Freeze and frost are typically covered causes of loss under federal fruit policies. Document frost protection efforts — it supports good farming practice requirements.

35. Can crop insurance cover my pick-your-own revenue?
Whole-Farm Revenue Protection and Micro Farm can account for direct-market revenue. Single-crop policies focus on production, not retail sales.

36. Who sells crop insurance?
Licensed crop insurance agents sell federal policies; premiums are subsidized and set by RMA, so pricing is the same everywhere, but service and claim support differ by agent.

AGRITOURISM & PICK-YOUR-OWN

37. Does my farm policy cover pick-your-own visitors?
Not necessarily. Many farm liability policies exclude or limit coverage for members of the public on the farm for recreation or agritourism. You may need a specific agritourism or farm market endorsement — get it in writing.

38. What is agritourism liability insurance?
Coverage for injuries to visitors participating in farm activities — picking fruit, hayrides, corn mazes, petting farms and festivals. It can be an endorsement or a separate policy.

39. Do state agritourism laws protect me?
Many states, including Kansas, have agritourism statutes that limit liability for inherent risks when you register and post required warnings. They don't protect against negligence and don't replace insurance — they help you defend claims.

40. What are the most common pick-your-own injuries?
Ladder falls, trips on uneven ground, bee stings, heat illness, and injuries on wagons or tractors. Ladder use by visitors is the biggest single concern.

41. Should I let visitors use ladders?
Many orchards prohibit visitor ladders or use low-growing varieties and picking poles to avoid the exposure. If you allow them, use stable orchard ladders, inspect them, and supervise their use.

42. Are hayrides and wagon rides covered?
Often only by specific endorsement. Carriers want to know who drives, whether wagons have rails and steps, whether rides cross public roads, and how many passengers ride.

43. What precautions do insurers want for hayrides?
Trained adult drivers, low speeds, sturdy rails, safe boarding steps, a second person on the wagon, no riding on tractors, and routes that avoid public roads.

44. Are corn mazes, petting zoos and play areas covered?
Frequently excluded unless specifically endorsed. Petting zoos raise E. coli and bite concerns; play areas raise fall concerns. Disclose every attraction.

45. Are inflatables and jumping pillows covered?
Many carriers exclude inflatables and jumping pillows entirely or require special coverage. If you rent inflatables, require the vendor's certificate naming you as additional insured.

46. Should visitors sign waivers?
Waivers can help, especially for higher-risk activities, but their enforceability varies and they don't stop lawsuits. Use them along with signage and good practices, not instead of insurance.

47. What signage should I post?
Agritourism warning signs required by law (if applicable), rules for picking and ladders, hand-washing reminders near animals, and areas off-limits to the public.

48. Are school field trips covered?
Usually under your agritourism coverage, but schools often require certificates naming them as additional insured. Supervise groups closely.

49. Are customer injuries in the parking area covered?
Yes, under your liability coverage. Grass parking areas need inspection for holes and hazards, and traffic control during peak weekends.

50. Am I liable for bee stings?
Possibly, if you knew of a nest near visitor areas and didn't address it. Manage hives away from public areas and post warnings.

51. What about visitors' children?
Kids are drawn to equipment, ponds and ladders. Keep equipment locked and off-limits, fence hazards and post rules for supervision.

52. How do visitor counts affect my coverage?
Carriers rate agritourism liability largely on annual attendance. Report realistic visitor counts, including peak fall weekends — underreporting can mean an audit bill or a dispute at claim time.

FARM MARKET, BAKERY, CIDER & PRODUCTS

53. Does my farm liability cover the fruit I sell?
Products liability for raw fruit may be included, but processed products — pies, jams, cider, donuts — often require commercial products coverage. Confirm what's covered.

54. Do I need products liability for my bakery?
Yes. Pies, donuts and other baked goods carry foodborne illness and allergen exposures that raw-fruit sales don't. Products-completed operations coverage protects you, and your carrier needs to know the volume you produce.

55. Is unpasteurized cider covered?
Some carriers exclude unpasteurized juice or cider because of E. coli risk. FDA rules require a warning label on unpasteurized juice not processed under HACCP. Disclose your process to your carrier.

56. Does selling hard cider change my insurance?
Yes. Hard cider requires federal and state licensing and adds liquor liability for tastings and on-site consumption. It may also shift your operation toward a winery or brewery classification.

57. Do I need liquor liability?
If you sell alcohol for on-site consumption or offer tastings, yes. Even package sales can trigger liquor exclusions in farm liability.

58. Are cider donuts and fryers a fire concern?
Yes. Carriers often require hood suppression systems, regular cleaning and Class K extinguishers for commercial frying.

59. Am I covered for allergen reactions?
Allergic reactions are covered as bodily injury under products liability. Label baked goods and jams accurately — especially for nuts, wheat, dairy and eggs — and train staff to answer allergen questions carefully.

60. Is product recall covered?
No. General liability excludes the cost of recalling or withdrawing products. If you distribute cider, jams or baked goods to retailers, recall or contamination coverage is available and worth pricing.

61. What about selling at farmers markets?
Markets often require liability coverage with additional insured status. Your policy may extend to temporary locations.

62. Does my market need commercial property coverage?
If your market is a significant retail operation, yes — insure the building, fixtures, kitchen equipment and inventory, and add business income and spoilage so a fire or cooler failure during harvest season doesn't erase your year.

63. Do I need cyber insurance?
If you take credit cards, sell online or keep customer email lists, yes. Cyber insurance covers breach response, customer notification, card industry fines and ransomware — costs farm and general liability policies don't cover.

64. Is shipping fruit covered?
Products liability follows the fruit you ship, but the shipment itself isn't covered by your farm property. Transit or inland marine coverage protects fruit and gift boxes in shipment, or rely on carrier shipping insurance.

CHEMICALS, SPRAYING & POLLUTION

65. Is pesticide drift covered by my farm liability?
Many farm policies exclude pollution, which can include chemical drift, or allow only a narrow exception for drift from application of farm chemicals. Some carriers include limited drift coverage; others require an endorsement. Ask for the wording, not just a yes.

66. Can I be held liable for drift onto a neighbor's crops?
Yes. Drift onto sensitive crops — grapes, vegetables, organic fields — or onto homes and people can bring expensive claims. Follow label directions exactly, watch wind speed and temperature inversions, and keep spray records.

67. Do I need a pesticide applicator license?
Applying restricted-use pesticides requires private applicator certification through your state agriculture department. Keep certification current and maintain application records, which help defend drift claims.

68. What if I hire a custom applicator?
Hire licensed applicators who carry their own general liability and pollution coverage, and get certificates naming you as additional insured. Their insurance should respond first if their application causes damage.

69. Is on-farm fuel storage a pollution concern?
Yes. Leaking farm fuel tanks can contaminate soil and water, and cleanup is often excluded or limited. Larger aboveground storage may trigger federal spill prevention (SPCC) planning requirements. Use secondary containment.

70. Is contamination from chemical storage covered?
The storage building is covered as property, but cleanup of chemical contamination is usually excluded. Store chemicals in a secured, ventilated building with containment and keep an inventory for firefighters.

71. How do I protect visitors from spray exposure?
Schedule spraying away from public hours, honor re-entry intervals on labels, keep visitors out of recently treated blocks and post notice where appropriate. A visitor exposure claim can be hard to defend.

72. Is separate farm pollution insurance available?
Yes. Farm and agribusiness pollution policies can cover chemical drift, runoff, fuel spills and cleanup costs that the farm policy excludes. They're worth pricing for larger operations or those near sensitive neighbors.

FARM EMPLOYEES & WORKERS' COMPENSATION

73. Is workers' comp required for farm workers?
Missouri generally exempts farm labor, and Kansas generally exempts agricultural employers, from mandatory workers' compensation. But employees in your retail market, bakery or processing operations may not be exempt, and any employee can still sue you.

74. If I'm exempt, should I buy workers' comp anyway?
Usually yes. Voluntary workers' compensation provides benefits to injured workers and includes employer's liability coverage that defends lawsuits. Without it, one serious ladder fall could be paid out of farm assets.

75. Do H-2A workers require workers' comp?
Yes. H-2A program rules require employers to provide workers' compensation or equivalent coverage for those workers, even where state law exempts agricultural labor. Keep proof on file.

76. What injuries are most common in orchards?
Ladder falls during pruning and harvest, back strains from carrying bags and bins, equipment injuries, chemical exposure and heat illness. Ladder falls tend to be the most serious.

77. Are family members working on the farm covered?
It depends on state law, your entity type and your policy. Some family members can be included or excluded by election — discuss each person who works on the farm.

78. Are seasonal and harvest workers covered?
Yes, if you carry workers' comp, but you must report their payroll. Underreporting harvest labor can lead to a large audit bill.

79. What safety training do insurers expect to see?
Ladder placement and use, tractor and equipment operation, chemical handling and personal protective equipment, and heat illness prevention with water, shade and rest breaks. Document training in writing.

80. Why is employer's liability coverage important?
It defends and pays lawsuits by employees or their families that fall outside the comp system — for example, a spouse's claim or a third-party-over action. It comes with a workers' comp policy.

81. Are market and bakery employees classified differently?
Yes. Retail and food service employees fall under different class codes than farm laborers, and their payroll must be separated. Correct classification keeps premiums accurate.

82. Do I need employment practices liability?
Farms with seasonal crews, market staff and supervisors face discrimination, harassment and wrongful termination claims like any other employer. EPLI covers them and is often affordable.

VEHICLES, TRACTORS & WAGONS

83. Do my farm trucks need commercial auto insurance?
Farm trucks used for farming can often be insured on a farm auto policy at favorable rates. If they make retail deliveries, haul for others or are used heavily in a separate business, commercial auto may be required.

84. Are tractors on public roads covered?
Farm liability usually covers incidental road use of tractors and self-propelled equipment, but confirm. Use slow-moving vehicle emblems, lights and escorts when moving equipment.

85. Are wagons carrying visitors covered?
Passenger hauling usually needs specific coverage — often an agritourism or hayride endorsement. Disclose how many wagons, how many passengers and whether you cross public roads.

86. Do UTVs and golf carts need special coverage?
Often yes. Many farm liability forms exclude recreational vehicles or vehicles used by the public. Schedule them, and don't let visitors drive them.

87. What if employees use their own vehicles for farm errands?
Non-owned auto liability protects the farm if an employee causes an accident on a business errand. It's inexpensive and often added to the farm or commercial policy.

88. Are delivery vehicles for wholesale or retail customers covered?
Delivery operations generally need commercial auto. Also consider cargo or transit coverage for the fruit or products you're hauling.

89. Is equipment covered while being moved between properties?
Farm property policies often cover equipment in transit or at other locations, but limits and conditions vary. If you farm scattered parcels, confirm off-premises coverage.

90. Should I check driving records for employees?
Yes. Review motor vehicle records for anyone who drives farm vehicles on public roads, especially wagon drivers carrying visitors.

EVENTS, WEDDINGS & FESTIVALS

91. Are weddings at my orchard covered by my farm policy?
Usually not. Hosting weddings and private events typically requires commercial general liability, and liquor liability if alcohol is served or allowed. Some carriers won't cover events under a farm form at all.

92. What insurance is needed for a harvest festival?
Special event liability or an endorsement for the festival, liquor liability if alcohol is involved, and certificates from every vendor, entertainer and ride operator. Expect questions about attendance, parking, security and first aid.

93. Should vendors and entertainers have their own insurance?
Yes. Require each vendor to carry general liability naming your orchard as additional insured, and food vendors to carry products liability. Keep certificates on file before the event.

94. Is alcohol at events covered?
Not under general liability if you sell or serve it. You need liquor liability; if guests bring their own, host liquor coverage is a minimum. Licensed bartenders and caterers should provide their own liquor coverage.

95. Should I buy event cancellation insurance?
For large ticketed festivals or weddings with major deposits, event cancellation coverage can protect revenue from weather or other covered interruptions. Weather coverage usually must be bought well in advance.

96. Who insures rented tents and stages?
The rental company should insure its equipment and installation, but your liability still applies to guests. Get the vendor's certificate and follow wind-speed rules for tents.

CLAIMS, PRICING & WORKING WITH AN AGENT

97. How can I lower my orchard's insurance costs?
Document safety practices, post clear signage, limit visitor ladder use, keep equipment off-limits to the public, maintain buildings and wiring, and work with carriers that specialize in agritourism.

98. What should I do after a visitor is injured?
Help the person and call 911 if needed, photograph the scene, collect witness names and any signed waivers, complete an incident report and notify your carrier promptly. Don't admit fault.

99. Why did my premium go up?
Higher building and equipment values, more visitors, new activities, weather losses across the region and broader market conditions all affect pricing. Reporting accurate visitor counts avoids surprises later.

100. Why use an independent agent for an orchard?
Orchards combine farming, retail, food production, agritourism and events — often requiring several carriers. An independent agent can coordinate farm, commercial and specialty coverage so the gaps between them are closed.

Have a question that isn't on this list?

Every operation is different, and the right answer depends on your building, your people and your contracts. I'm glad to review your current policies and give you a straight opinion — no pressure.

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