Peak Pick-Your-Own Season: Is Your Orchard Covered for Visitors?

October is the busiest month of the year for many orchards. Apple picking, pumpkin patches, cider donuts and hayrides bring families from across the metro — sometimes thousands of visitors on a single weekend. Before the crowds arrive, it's worth confirming that your insurance actually covers them.

The farm policy gap

Many farm liability policies are written for farming operations, not for members of the public visiting for recreation. Some exclude or limit agritourism, u-pick, hayrides, corn mazes and petting zoos unless specific endorsements are added. A policy that's perfect for a working orchard can leave you uninsured when a visitor falls from a ladder.

Questions to ask your agent

- Does my policy specifically cover pick-your-own and agritourism activities?
- Are hayrides, corn mazes, play areas and animals included or excluded?
- Is my farm market and bakery covered for products liability?
- Do my visitor counts match what I've reported to the carrier?
- Do I have an umbrella over my farm liability?

Common visitor injuries

- Falls from ladders while picking.
- Trips over roots, holes and uneven ground.
- Bee stings and allergic reactions.
- Injuries on wagons and tractors.
- Heat illness on warm fall days.

Practical safety steps

- Limit visitor ladder use or use low-growing varieties and picking poles.
- Mark visitor areas and keep equipment off-limits.
- Post rules and warning signs, including any signage required by state agritourism laws.
- Train staff to spot hazards and respond to injuries.

Document incidents

If a visitor is hurt, help them, photograph the scene, collect witness names and report the incident promptly.

A busy October should be remembered for record crowds — not a coverage surprise.

Questions about your coverage? I've spent more than 46 years helping Kansas City area businesses and families get insurance right. As an independent agent with access to over 50 markets, I work for you — not an insurance company. Call or text Jay Stoetzer at 816-384-7738, or email jay@insure247.com for a no-pressure review.

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