Hayrides and Wagon Rides: The Agritourism Exposure Insurers Watch Most

A tractor-pulled wagon ride through the orchard is a fall tradition. It's also one of the agritourism activities insurers scrutinize most closely, because wagon accidents can injure many people at once.

Is your hayride covered?

Many farm liability policies exclude or restrict passenger hauling. Coverage often requires a specific agritourism or hayride endorsement, and carriers want details: number of wagons, passengers per wagon, driver qualifications and whether the route crosses a public road.

What insurers want to see

- Trained adult drivers with clean driving records.
- Low speeds on level routes away from public roads.
- Wagons with sturdy rails, safe steps and secure seating.
- A second adult on each wagon to supervise riders.
- No riders on tractors or wagon tongues.
- Maximum passenger limits posted and enforced.
- Inspections of hitches, tires and brakes before each season and each day.

Common hayride accidents

- Riders falling from wagons while boarding or during the ride.
- Wagons tipping on slopes or uneven ground.
- Hitch failures separating wagons from tractors.
- Children jumping off moving wagons.

Public roads

Crossing or traveling on public roads adds auto exposure. Your farm auto or commercial auto policy may need to be involved.

Waivers and signage

Waivers and posted rules can help, but they don't replace insurance or safe operations.

A well-run hayride is a memorable part of the visit. Make sure it's covered, too.

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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