The Orchard Report

Insurance insights for Orchards & Farm Markets from Jay Stoetzer

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Your Busiest Weekends Bring Your Biggest Liability

October brings apple picking, pumpkin patches, cider donuts and hayrides — and sometimes thousands of visitors on a single weekend. Many farm liability policies weren't written for members of the public visiting for recreation. I'm Jay Stoetzer, and this month I'm covering agritourism coverage for orchards.

The Farm Policy Gap

Farm liability policies are designed for farming operations. Many exclude or limit coverage for u-pick, hayrides, corn mazes, petting zoos and play areas unless specific endorsements are added. A policy that fits a working orchard can leave you uninsured when a visitor falls from a ladder.

Questions to Ask

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

Common Visitor Injuries

Ladder falls, trips on uneven ground, bee stings, heat illness and wagon injuries lead most agritourism claims. Limiting visitor ladder use, marking paths and keeping equipment off-limits prevents many of them.

YOUR AGENT

Jay Stoetzer
816-384-7738 (call or text)
jay@insure247.com
insure247.com
7001 N Cherry St Suite 201, Gladstone, MO 64118

46+ Years Experience
Licensed in Missouri & Kansas
50+ Insurance Markets

DID YOU KNOW?

- Kansas and many other states have agritourism statutes that require signage and registration to limit liability for inherent risks.
- Carriers rate agritourism largely on annual attendance.
- Waivers help but don't replace insurance.

FREE POLICY GAP ANALYSIS

Send me any policy and I'll identify coverage gaps and potential savings — no charge, no obligation.

Call or text: 816-384-7738

PRO TIP FROM JAY:

Make a list of every activity visitors can do on your farm — picking, ladders, hayrides, maze, play areas, animals, food, events — and send it to me before your next busy weekend. I'll confirm each one is covered or tell you exactly what to add.

REAL-WORLD SCENARIO

An orchard adds a jumping pillow for families without telling its carrier. On a busy Saturday, a child is injured, and the claim is denied under an amusement device exclusion. A five-minute call before installing the attraction would have revealed the exclusion and the endorsement the orchard needed.

— Jay Stoetzer

Recipe of the Month: Pumpkin Spice Snack Mix

Ingredients:

- 4 cups Chex cereal
- 2 cups mini pretzels
- 1 cup pecans
- 4 tbsp butter, melted
- ¼ cup brown sugar
- 2 tsp pumpkin pie spice
- 1 cup candy corn or chocolate candies

Instructions:

1. Heat oven to 250°F.
2. Toss cereal, pretzels and pecans with butter, sugar and spice.
3. Bake 45 minutes, stirring every 15 minutes.
4. Cool, then stir in candy. Perfect for the break room.

REFERRAL REWARD PROGRAM

Earn $25 for every orchard or farm market owner you refer who gets a quote from me. No cap on referrals.

FREE AGRITOURISM SAFETY MANUAL + RISK MANAGEMENT GUIDE

Covers visitor safety, hayride and ladder rules, signage, farm market food safety, chemical handling and incident reporting for orchards open to the public.

Email or text to request your free copy: jay@insure247.com | 816-384-7738

Free Agritourism Coverage Review

I'll confirm every activity on your farm is covered and share a visitor safety and signage checklist — free and no obligation.

Call or Text Jay: 816-384-7738 | jay@insure247.com

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