Farm insurance renewal checklist

Farms and ranches change over time, so your policy can be adjusted to provide protection and convenience. Take a moment to review your coverage so we can put the right plan in place.

☐ **Dwelling**

Additions, improvements, or alterations: ____________________________
Newly purchased dwellings: ____________________________
Changes in supplemental heating units: ____________________________
Changes in protective devices: ____________________________

☐ **Other Structures**

New construction: ____________________________
New swimming pool: ____________________________
New fencing: ____________________________
Other: ____________________________

☐ **Household Contents**  Review sub limits in base policy to determine if scheduled property coverage is needed.

New major purchases: ____________________________
Jewelry: ________ Firearms: ________ Furs: ________
Hot tubs/above ground pools: ____________________________
Other: ____________________________

☐ **Farm Personal Property**  Review inventory from prior renewal and valuations on grain, livestock and other commodities.

Plans for new purchases in coming year: ____________________________
Significant changes in valuation since last renewal: ____________________________

☐ **Farm Structures**  Review structures and values indicated on declarations page from prior renewal.

New construction since last renewal: ____________________________
Planned construction in coming term: ____________________________
Additions, improvements, or alterations: ____________________________
New center pivot irrigation: ____________________________
New grain bins, silos, etc.: ____________________________
New loans/lienholders: (Review loss payees from prior renewal)
**FARM INSURANCE RENEWAL CHECKLIST  KEEPING YOUR FARM PROTECTED**

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**Liability/ Business Operations**

- Estimated receipts from farming: $ __________
- Significant change in volume of sales or activity since last renewal: ____________________________
- New partnerships, joint ventures, or other business affiliations: ____________________________
- Additional acreages used (leased or owned): _______________________________________________

- Total acres used: __________
- Changes to animals or addition of new animals: ____________________________
- Additional activities since last renewal: _________________________________________________

**Receipts**

- o Christmas tree sales/cut and choose $ __________
- o Custom work $ __________
- o Day care operations $ __________
  - Number of children boarded: __________
  - Overnight: __________
- o Farmers market sales $ __________
- o Hunting clubs/hunting $ __________
- o Petting zoos/corn maze $ __________
- o Pumpkin patch/wagon rides $ __________
- o Roadside stand sales $ __________
- o U-pick operations $ __________
- o Sales/office $ __________
- o Snow removal $ __________

**ATVs**

- Newly acquired ATVs or recreational vehicles? __________
  - Change in usage: ________________________________________________
  - Changes in off premises use:______________________________________
  - If yes, describe usage: _________________________________________

**Employees**

- Change in number of employees: ____________________________

**Watercraft**

- Additions or deletions in watercraft: ____________________________
  - If yes, describe type and size: _________________________________

**Vehicles**

Review vehicles scheduled on declarations page of business auto policy at last renewal.

- Additions or deletions in vehicles used in farm business: ____________________________
  - Additional drivers added since last renewal? __________
  - If yes, DL#/MVR obtained: ______________________________________

**Life Circumstances Changes**

- o Marriage
- o Death of family members
- o Additional sources of income/inheritance
- o Divorce
- o New business ventures
- o New drivers
- o Birth/adoption of children
- o Retirement/loss of job if employed off farm

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