Beginning Farmer Disability Insurance Guide

A guide to disability insurance for beginning farmers. It helps owners understand why income protection matters and what to ask a licensed agent. Review it with your family or partners.

Farm / unit: _____ Date: _____ By: _____

1. Why income protection matters
2. Review current coverage
3. Learn policy types
4. Ask about waiting periods
5. Ask about definitions of disability
6. Ask about farm work coverage
7. Compare quotes
8. Review exclusions
9. Keep policy papers safe

YOUR NOTES

TIP Ask a licensed insurance agent to explain policy terms and compare more than one quote.