Beginning Farmer Liability Checklist

A checklist for reviewing liability risk on a beginning farm. It lists common exposure areas to discuss with an insurance agent and an attorney. Use it alongside advice from local advisors.

Farm / unit: _____ Date: _____ By: _____

ITEM	OK	FIX	N/A
Visitor and guest safety	☐	☐	☐
Product safety and food sales	☐	☐	☐
Equipment and vehicle use	☐	☐	☐
Animal handling risks	☐	☐	☐
Hired worker injuries	☐	☐	☐
Chemical use and storage	☐	☐	☐
Contract and lease terms	☐	☐	☐
Business structure review	☐	☐	☐
Insurance coverage review	☐	☐	☐

NOTES / REPAIRS NEEDED

TIP Review your answers with an insurance agent and an attorney to decide what coverage you need.