Farm Disability Insurance Checklist

A checklist for reviewing disability insurance for farm owners and workers. Helps you check what income would be protected if an injury or illness stopped work.

Farm / unit: _____ Date: _____ By: _____

ITEM	OK	FIX	N/A
Farm income that needs protecting	☐	☐	☐
Policy owner and insured people	☐	☐	☐
Definition of disability in the policy	☐	☐	☐
Waiting period before benefits	☐	☐	☐
Length of benefit payments	☐	☐	☐
Farm work covered by the policy	☐	☐	☐
Exclusions and limits	☐	☐	☐
Who would run the farm during recovery	☐	☐	☐
Agent questions and answers	☐	☐	☐

NOTES / REPAIRS NEEDED

TIP Ask a licensed agent to explain the definition of disability, since it decides when benefits are paid.