Farm Liability Insurance Audit

An audit checklist for farm liability insurance, helping owners find uncovered activities and gaps before a claim. Covers visitors, workers, vehicles, products and custom work.

Farm / unit: _____ Date: _____ By: _____

ITEM	OK	FIX	N/A
Visitors and guests on the farm	☐	☐	☐
Farm product sales	☐	☐	☐
Employees and helpers	☐	☐	☐
Vehicles used for farm work	☐	☐	☐
Custom work for others	☐	☐	☐
Rented land and buildings	☐	☐	☐
Animals and fencing	☐	☐	☐
Chemical use and drift	☐	☐	☐
Umbrella coverage and extra limits	☐	☐	☐
Policy limits and exclusions	☐	☐	☐

NOTES / REPAIRS NEEDED

TIP Review it each year with a licensed agent and describe every farm activity so nothing is left out.