Horticulture Farm Insurance Audit

Use this checklist to audit farm insurance on a horticulture operation. It helps you review coverage with an agent. Fill it in by hand and file it so you can compare notes year to year.

Farm / unit: _____ Date: _____ By: _____

ITEM	OK	FIX	N/A
List all farm assets and buildings	☐	☐	☐
Review property coverage	☐	☐	☐
Review liability coverage	☐	☐	☐
Check crop insurance options	☐	☐	☐
Review vehicle and equipment coverage	☐	☐	☐
Check worker coverage	☐	☐	☐
Note gaps or overlaps	☐	☐	☐
Schedule a review with your agent	☐	☐	☐

NOTES / REPAIRS NEEDED

TIP Review coverage with a licensed agent each year and after any major change.

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