

INTERVIEW QUESTIONS FOR DECIDING ON AN INSURANCE AGENT

Adapted from the Oregon Agritourism Handbook, Travel Oregon

General Questions

- Do you understand my agritourism business and what I plan to do on my farm/ranch?
- Where do you see the risks? (This will help you see how well the agent understands.)
- Do you currently have other agritourism accounts?
- Have you ever insured anyone for a similar kind of business activity?

Questions About Your Existing Insurance Policies

What exactly does my general farm liability insurance already cover? Where are the gaps? (Think about those yourself ahead of time, so you can probe with specifics.)

- Am I covered for sales made off the farm or ranch (e.g., farmers markets)? To what extent?
- Are farm employees covered for anything they may do in association with the agritourism operation?
- Does my automobile coverage on farm vehicles cover agritourism-related travel? If not, what type of policy do I need?
- Any other questions (based on your operation).
- What are the specific reasons, if any, that indicate I need to supplement my general farm liability policy with a more specialized commercial business policy?



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Questions Related Specifically to Agritourism

- To what extent would this proposed policy cover:
 - My premises and operations liability?
 - My product and operations liability?
 - My contractual obligations to others?
 - My personal liability to or injury to others (e.g., slander, invasion of privacy)?
 - My advertising liability to others? My property liability to others?
 - My incidental medical malpractice resulting from my helping an injured person?
 - Non-owned watercraft liability?
 - Host liquor liability?
 - Court cost for defense?
 - Are there any specific exclusions?
- What size umbrella policy will provide adequate coverage, and what coverage levels would you recommend for each type of liability coverage? Why?
- Is my policy a “claims and occurrences” policy? And what happens if I change insurers?
- What are my options, including options for deductibles?

Questions Related to Risk Management

- Will guests have to sign anything special to be covered, such as a waiver?
- Should groups using my farm or ranch for an event be required to show evidence of insurance? When should I ask to be an Additional Insured?
- Should my contractors (e.g., outfitters, caterers) be required to show evidence of insurance? When should I ask to be an Additional Insured?
- What types of documentation should I keep to protect myself from negligence claims?



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