



## Farm Owner's Insurance

Like a homeowners policy, most general farm insurance plans cover property damages and comprehensive personal liability coverage for claims against the farm. This insurance is only available through private insurance brokers and it is suggested that you shop around as prices vary widely from vendor to vendor.

## Supplemental Comprehensive Coverage and/or Product Liability Insurance

If you have the public coming to your farm, you may want to consider increasing your farm's comprehensive personal liability insurance in case someone gets hurt on your property.

If you sell products for human consumption, you run the risk of people getting sick from your products. Make sure your general comprehensive policy covers product risks or purchase product liability insurance.

## Farm Employee (and Intern/Apprentice) Insurance

Employers are required to carry workers compensation insurance for employees if cash wages exceed \$1,200 in a year. If a farm has one or more unpaid interns or apprentices for the growing season, workers compensation insurance *must be provided* for these workers too. Insurance can be purchased from the New York State Insurance Fund (<http://ww3.nysif.com/>), private insurers, or an employer can form/join a self-insurance group if they meet various requirements and post bond.

State law also requires that employees be covered by a disability benefit if they are disabled off the job. Most workers compensation insurance will also include this.

Family members (spouse or children) and farm laborers are exempt from this requirement if the farm is not incorporated. If the farm is held as a corporation or LLC then the family member exemption does not apply because no one is related to a business entity.

## Health Insurance

Farm employers are not required to carry health insurance for themselves or their employees. Health insurance for farm families who do not have off farm jobs can be very costly. Farming is a high-risk occupation and families put themselves at risk when they do not carry or cannot afford health insurance coverage.

Some options to join group insurance programs exist. These may be available through agricultural organizations. One company that provides health insurance for farm families is Gladle & Associates. They offer the Dairymen's Health Insurance Alliance Group Plan. You *do not* have to be a dairy farmer to join. Their toll free number is 800-479-8153. Another option to investigate is the Healthy-NY Program that offers affordable health insurance to small businesses, sole proprietors and working individuals. The contact information is: 866-HealthyNY (866-432-5849) or [www.HealthyNY.com](http://www.HealthyNY.com). Always shop around to find a program that meets your coverage needs and provides the protection you desire.

## Crop Insurance and Risk Management

Available to protect against income lost due to unexpected and weather related crop losses. Managed by the USDA Risk Management Agency – [www.rma.usda.gov](http://www.rma.usda.gov). This is a complicated program. Check the website for details or call the following regional office for information: 919-875-4880. Also consult the FarmNet Publication: *Do I Need Crop Insurance?* (EB 2004-03); call 800-547-3276 to request a copy.



