



Southeastern  
Coastal Center  
for Agricultural Health and Safety

# Assessing Agricultural Liability

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# Disclaimer

- This presentation is not designed to provide recommendations for all types of agricultural operations.
- You should seek the advice of a trained insurance professional to determine the coverage that best suits your operation.

# Topics Covered

- Overview of risk management and general liability insurance
- Property and liability risk management
- Planning for health care expenses
- Worker liability

# Overview of Risk Management & General Liability Insurance

- Defined risk
- Identified risks and questions to consider
  1. Production risk
  2. Price or market risk
  3. Financial risk
    - Financial ratios
  4. Legal risk
  5. Human risk
- Ways to reduce liability

# Property & Liability Risk Management

- Property insurance
- Liability insurance
  - Agritourism
  - Farmers markets
  - Mail order sales
- Homeowner policies versus farmowner policies
- Umbrella policy

# Planning for Health Care Expenses

- Why discuss health insurance?
- Health insurance overview
- Disability income insurance
- Long-term custodial care
- Advance directive documents

# Worker Liability

- Volunteers
- Internship programs
- Employees
- Independent contractors
- Employer liability
- Injuries to employees
  - Worker's compensation insurance
    - Florida requirements

# Key Takeaway

- No one size fits all
  - Because farmers vary in their attitudes toward risk and their ability to address risky situations, risk management cannot be viewed within a “one size fits all” approach.



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