

Agritainment Insurance: Seven Coverage Areas Producers Should Review Before a Farm Hosts an Event

PRODUCER OBJECTIVE

• Identify the activity and the party controlling it.
• Connect each material exposure to a coverage, control, contract, or market decision.
• Give the underwriter a complete narrative before the activity begins.

The most effective agritainment submissions begin before the first ticket is sold or the first guest arrives. Early discovery gives producers time to identify exposures, discuss risk-transfer opportunities, advise the insured on controls, and provide the underwriter with a clear picture of the operation.

No single checklist determines the right answer for every farm or winery. A small roadside event differs from a recurring festival, wedding venue, corn maze, or wine club gathering. The insurance review should follow the actual activity, attendance, revenue, responsible parties, and controls.

Why Should the Insurance Discussion Start Before the Event?

Once vendors have been hired, tickets sold, and contracts signed, it may be difficult to change responsibilities or insurance requirements. Discussing the exposure early gives the producer and insured more options. It also helps prevent assumptions that a farm policy, vendor certificate, or event contract automatically addresses every exposure.

1. General Liability and Premises Exposure

General liability is often the starting point for claims alleging bodily injury or property damage involving visitors. Common concerns include uneven ground, temporary steps, parking, fencing, animals, machinery, weather, and access to areas designed for agricultural work rather than public use.

- What is the maximum daily and annual attendance?
- How are public areas separated from tractors, equipment, livestock, chemicals, and production spaces?
- Are visitor routes, hazards, and restricted areas clearly marked?
- Who supervises activities involving children or animals?
- How are parking, lighting, security, emergency access, and weather closures handled?

2. Event Insurance and Special Event Liability

Event insurance may be relevant when the farm hosts occasional activities outside its routine operation, rents the property to another party, or must satisfy a contractual requirement. Weddings, concerts, festivals, charitable gatherings, and ticketed dinners can vary substantially in attendance, duration, entertainment, and responsibility.

- Is the insured the event operator, property owner, or both?
- Who controls ticketing, entertainment, security, setup, and cleanup?
- Is the event recurring or one-time?
- Do contracts require event-specific limits or coverage?
- Are temporary structures, stages, generators, or electrical systems used?

3. Liquor Liability

Alcohol service deserves specific review for wineries, farm dinners, weddings, festivals, and pickup parties. The producer should identify who holds the license, who serves, who controls service practices, and which party is responsible for liquor liability. You can read more on common winery insurance questions.

- Is alcohol sold, served, sampled, included in admission, or brought by guests?
- Who holds the license and employs the servers?
- Are servers trained, and are service hours controlled?
- Does a caterer, mobile bar, or event organizer carry liquor liability?
- Are transportation, designated-driver, or last-call practices part of the event plan?

4. Property, Equipment, and Business Income

Public events may change the use and value of buildings and equipment. A storage barn may become an event space, a lawn may become parking, or the insured may add tents, lights, sound systems, tables, fencing, refrigeration, signs, and point-of-sale equipment.

Ask whether event property is owned, leased, or rented and whether it is scheduled or otherwise addressed. Discuss business income when significant seasonal revenue depends on a public attraction. Event cancellation may require a separate discussion because its triggers and terms differ from ordinary business income coverage.

5. Products, Food, and Completed Operations

Food service introduces questions about preparation, storage, refrigeration, allergens, sanitation, products liability, and vendor responsibility. The exposure differs depending on whether the farm prepares food, sells packaged products, hires a caterer, or invites independent food trucks.

- Who selects, prepares, stores, transports, and serves the food?
- What licenses or permits apply?
- Does the vendor maintain general and products liability insurance?
- What contract allocates responsibility for food-related claims?
- Is the farm appropriately protected when a vendor's work causes a loss?

6. Commercial Auto, Mobile Equipment, and Passenger Transportation

Hayrides, shuttles, tractors pulling wagons, utility vehicles, and employee trips for event supplies may create auto or mobile-equipment questions. The producer should identify each vehicle, where it operates, who drives it, whether it carries passengers, and whether it travels on public roads.

- Are drivers qualified and authorized?
- How are vehicles inspected and maintained?
- How do guests load, ride, and exit?
- Are seating, barriers, speed, routes, and weather limitations established?
- Does any route leave the premises or cross a public road?

7. Workers Compensation, Cyber, and Umbrella or Excess Liability

Seasonal events may add temporary employees, volunteers, online ticketing, stored customer data, and higher concentrations of visitors. Discuss workers compensation or employers liability for event staff, cyber insurance for digital transactions and customer information, and umbrella or excess limits for severe liability losses.

The appropriate limits depend on the whole operation, attendance, alcohol exposure, contractual requirements, transportation, and underlying coverage structure. The goal is not to

add products without context, but to connect material exposures to an appropriate policy, endorsement, control, transfer strategy, or market decision.

Risk Transfer: A Producer's Competitive Advantage

Strong producers help clients determine which exposures should remain with the farm and which should be transferred to another party. Caterers, food trucks, mobile bars, bands, planners, rental companies, photographers, and security providers should carry insurance appropriate to their operations.

- Use written agreements that define responsibilities before work begins.
- Establish required limits and lines of coverage by vendor type.
- Request certificates of insurance as evidence of coverage.
- Require additional insured status when appropriate to the arrangement.
- Consider primary and noncontributory wording, waiver of subrogation, and indemnification provisions with legal guidance.
- Verify that the farm's correct legal entity is named in contracts and insurance documents.

A certificate is not a substitute for a contract or a review of policy terms. Build vendor requirements into onboarding rather than requesting documentation immediately before the event.

What Information Does an Underwriter Need?

- A clear description of each current and planned activity
- Dates, frequency, hours, season, and maximum attendance
- Historical or projected receipts by activity
- Site diagrams and current photos
- Visitor routes, parking, lighting, security, and emergency plans
- Food, alcohol, animal, machinery, and transportation details
- Vendor responsibilities, contracts, certificates, and additional insured requirements
- Owned, leased, or rented property and equipment
- Applicable loss history and corrective actions
- Planned changes during the policy term

A complete narrative helps the underwriter distinguish a thoughtfully controlled exposure from an unknown one. It also helps the producer identify whether the risk aligns with a carrier's appetite before the placement process is too far along.

What to Do Next With Berkley North Pacific

When a farm or winery is considering a public-facing activity, submit the application along with a clear narrative describing the operation and the agritainment exposure. Include the activity,

frequency, attendance, receipts, visitor flow, food or alcohol, transportation, vendors, contracts, insurance requirements, and the controls already in place or planned.

Then have a direct conversation with the Berkley North Pacific underwriter. That conversation is an important part of what sets BNP apart. Each risk is underwritten on its own facts rather than reduced to the name of an attraction or event. A complete narrative gives the producer and underwriter a stronger starting point for discussing the exposure, the controls, and the available coverage approach.

Berkley North Pacific will not be the right carrier for every type of agritainment risk. Asking the questions in advance still creates value. It helps the producer recognize when an activity may fall outside a carrier's appetite, advise the insured on appropriate risk-transfer controls, and present a stronger submission to the market best suited for the exposure.

That preparation can reduce surprises, support a more efficient placement process, and improve the customer experience even when BNP is not the final market. Start by submitting the application and exposure narrative to your BNP underwriter, then be prepared to discuss what happens on the property, who controls each activity, how third parties are insured, and what safeguards protect visitors and the ongoing farm operation.

Frequently Asked Questions About Agritainment Coverage

Does one policy cover every agritainment activity?

Not necessarily. The coverage approach depends on the policy forms, carrier, activity, responsible parties, and state. Some operations may require endorsements, separate policies, event-specific coverage, or another market.

Should Every Vendor Provide a Certificate of Insurance?

Participating businesses should provide evidence of insurance appropriate to their work. The producer and insured should also consider contracts, additional insured requirements, and the actual policy terms rather than relying on the certificate alone.

What Makes A Strong Agritainment Submission?

A strong insurance submission explains the full visitor experience, the activities, attendance, receipts, responsible parties, property use, food and alcohol exposure, transportation, controls, contracts, vendor insurance, and loss history. It tells the underwriter what happens and how the exposure is managed.

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