



Minnesota Compact Tractor Insurance Checklist

Protect your tractor investment with the right coverage for your equipment and use.

1. Tractor Information

- Make: _____
- Model: _____
- Year: _____
- Serial Number: _____
- Horsepower: _____
- Current Value: \$ _____

2. Attachments & Implements

- Front-End Loader: \$ _____
- Mower Deck / Brush Hog: \$ _____
- Box Blade / Rear Blade: \$ _____
- Snow Blower / Pusher: \$ _____
- Backhoe: \$ _____
- Other: _____: \$ _____
- Total Attachments Value: \$ _____

List all attachments separately with values.

3. How Do You Use the Tractor?

- Property maintenance (mowing, grading)
- Hobby farming
- Snow removal (personal use)
- Horse property / arena maintenance
- Landscaping business (need commercial)
- Part-time farming

Business use requires commercial coverage.

4. Coverage Needed

- Physical Damage (collision/comprehensive)
- Agreed Value (recommended)
- Actual Cash Value
- Deductible: \$ _____
- Liability Coverage: \$ _____
- Medical Payments

5. Where Is the Tractor Used and Stored?

- Primary residence only
- Multiple properties
- Transported on public roads
- Stored in: Barn / Shed / Open
- Secured with lock or alarm
- Used at neighbor's / family property

6. Minnesota-Specific Considerations

- Winter use / snow removal coverage
- Flood risk (spring snowmelt)
- Coverage during transport / trailering
- Liability for road use / crossing

7. Questions to Ask

• Is this agreed value or ACV? • Are all attachments listed and covered? • Is the tractor covered during transport? • What about use at other locations? • Does my homeowners already provide any coverage? • What's excluded? • Is business use allowed or excluded?

8. Documents to Gather

- Purchase receipt or bill of sale
- Photos (all sides, attachments, serial #)
- Current homeowners policy (to check existing coverage)
- List of attachments with values

Ready to Protect Your Compact Tractor?

Bring this checklist and photos of your equipment. We'll find the right coverage for your tractor.

Options Insurance | 102 N Jonathan Blvd #210, Chaska, MN 55318 | (952) 392-9508

This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.