



Minnesota Farm Insurance Checklist

Protect your buildings, equipment, livestock, and livelihood.

1. Farm Information

- Farm Name: _____
- Total Acreage: _____ (Owned / Rented)
- Primary Operation: _____
- Years Farming: _____
- Annual Gross Revenue: \$ _____

2. Buildings & Structures

- Farmhouse: \$ _____
- Barn(s): \$ _____
- Equipment Shed(s): \$ _____
- Grain Bins / Silos: \$ _____
- Other Structures: \$ _____
- Total Building Value: \$ _____

3. Equipment & Machinery

- Tractors: \$ _____
- Combine / Harvesting: \$ _____
- Tillage Equipment: \$ _____
- Planting / Spraying: \$ _____
- Hay / Livestock Equip: \$ _____
- Total Equipment Value: \$ _____

Use current replacement values.

4. Livestock

- Cattle (Dairy): _____ head \$ _____
- Cattle (Beef): _____ head \$ _____
- Hogs: _____ head \$ _____
- Sheep / Goats: _____ head \$ _____
- Horses: _____ head \$ _____
- Poultry: _____ head \$ _____
- Total Livestock Value: \$ _____

5. Type of Operation (check all that apply)

- Crop Farm (corn, soybeans, etc.)
- Dairy Farm
- Beef Cattle
- Hog Operation
- Hobby Farm / Small Acreage
- Agritourism / Direct Sales

6. Minnesota-Specific Considerations

- Hail / wind exposure (% deductible?)
- Roof collapse from snow load
- Livestock escape liability
- Equipment breakdown coverage

7. Questions to Ask

• Is this replacement cost or ACV? • What's the wind/hail deductible? • Is equipment breakdown included? • Does it cover livestock in transit? • Is there agritourism coverage? • How does this coordinate with crop insurance? • What about custom farming work?

8. Documents to Gather

- Current farm policy (if any)
- Equipment list with values
- Building details (age, construction)
- Livestock inventory

Ready to Protect Your Farm?

Bring this checklist with your equipment list and building details. We'll find the right coverage.

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.