

# FARM AND RANCH INSURANCE

Farm and ranch insurance is vital for safeguarding the livelihood and assets of agricultural operations. Whether you operate a family-owned farm, hobby farm, or an expansive commercial operation, you likely blend personal and commercial exposures. This necessitates a customized approach to coverage extending beyond standard policies, addressing specific risks like crop revenue loss, livestock management, and commercial operations.

The Risk Strategies Agriculture Practice understands protecting your farm isn't just about mitigating risks; it's about securing the foundation of your livelihood and empowering its growth for the future. Our specialty experts are available to help you navigate your insurance needs with comprehensive coverage.

## INDUSTRY INSIGHT

The farm and ranch industry is evolving rapidly, presenting unique challenges and opportunities that underscore the need for specialized insurance coverage.

- **Sustainability:** Farmers are adopting eco-friendly practices to improve long-term soil health and reduce environmental impacts. Insurance solutions must address the risks of transitioning to these sustainable operations.
- **Technology Integration:** The use of advanced equipment, from precision irrigation systems to tech-integrated machinery, introduces new liability exposures that demand tailored coverage.

- **Risk Mitigation:** Proactive safety measures, such as employee training and equipment maintenance, are increasingly emphasized in the industry, ensuring operations remain safe and efficient.

With shifting regulations and an increased focus on operational efficiency, having an insurance partner who understands the complexities of modern agriculture is paramount.

## SOLUTIONS & CAPABILITIES

We go beyond standard policies, offering customized solutions designed to meet the distinct needs of farm and ranch businesses.

- **Liability coverage:** Protect against risks like chemical drift or accidents involving farm visitors and equipment.
- **Crop insurance:** Mitigate financial loss from reduced yields or revenue, ensuring income stability in unpredictable conditions.
- **Physical damage coverage:** Safeguard homes, barns, outbuildings, vehicles, irrigation systems, and other critical equipment.
- **Cyber risk protection:** Address vulnerabilities in operations that utilize advanced technologies.
- **Employee coverage:** Covers full- and part-time workers in the case of injury or illness.
- **Roadside sales and agritainment:** Protects against your unique exposures, whether it's a local produce stand or a family-focused agritainment venture.
- **Chemical drift insurance:** Also known as farm pollution liability coverage, this insures damages caused by the drift of pesticides or herbicides.
- **Extra expense coverage:** Covers relocation costs in the event of a loss.

We tailor each policy to your operation's specific needs, ensuring every risk is accounted for in your coverage plan.

## WHY RISK STRATEGIES?

Risk Strategies stands apart as a trusted partner with unparalleled expertise in agriculture/farm and ranch insurance. We offer:

- **Proven expertise:** Our partnership with Silveus Insurance Group – the largest independent crop insurance in broker in the U.S. – means you're working with insurance professionals who understand the complexities of agricultural operations, providing solutions that are as comprehensive as they are precise.
- **Exceptional service:** We prioritize personalized support, springing into action when you need us most and guiding you every step of the way.
- **Commitment to growth:** We align with forward-thinkers who see insurance as an investment in their operation's resilience and future prosperity.

Partner with Risk Strategies and give your farm or ranch the protection it deserves.

### FOR MORE INFORMATION, CONTACT

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