



## MANAGING LEGAL LIABILITY SERIES: Sources of Insurance for Agritourism Operations

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Agritourism operations in Virginia look to a variety of insurance providers to guide them in selecting the best coverage for the farm enterprises. Understanding that a single insurance policy will not provide the security needed for every operation, Virginia agritourism entrepreneurs search for the best resources and, in 2018, recommend the following options for consideration by Virginia farms:

- American National Life Insurance Company <http://www.farmfamily.com/> (Select Agribusiness)
  - Also known as Farm Family Casualty Insurance
  - Brian Bickley, Spotsylvania <https://mlagents.americannational.com/brianbickley-7636/>
- Auto-Owners Insurance <https://www.auto-owners.com/insurance/farm>
- Donat Insurance Services LLC (Special Events) <http://donatinsurance.com/>
- ECM, Everett Cash Mutual Insurance Co. (Wineries & Breweries) <http://www.everettcash.com/>
- Erie Insurance <https://www.erieinsurance.com/>
- Farm Credit (crop & life) <https://farmcreditofvirginias.com/home.aspx>
- Innovative Insurance Solutions, Ltd. <http://www.innovativeinsure.com/purdy.html>
- Integrity Insurance Group <https://www.integritygroupva.com/>
- Nationwide. AgriChoice® <https://www.nationwide.com/agrichoice.jsp>
- Outdoor Underwriters <http://www.outdoorund.com/>
- State Farm <https://www.statefarm.com>
- The Rockingham Group <https://rockingham.insure/>
- Virginia Farm Bureau <https://www.vafb.com/>
- Watkins Insurance Agency, Inc. <https://watkinsinsurance.com/>
- Fry, Jordan and Wilson, an Independent Insurance Agency, South Boston, Virginia
- GHT Insurance [www.ghinsurance.com](http://www.ghinsurance.com)

### Agricultural Marketing Resource Center Recommendations

<https://www.agmrc.org/commodities-products/agritourism/insurance-and-liability-issues-for-agritourism-operators/>

- *Indemnification Agreement Templates*
  - [https://www.agmrc.org/media/cms/indemnityexample1\\_13D5B50B19104.pdf](https://www.agmrc.org/media/cms/indemnityexample1_13D5B50B19104.pdf)
- Philadelphia Insurance Companies - Gillingham & Associates
  - <https://www.phly.com/> (Select Products, then Outdoor Products)
- Outdoor Insurance Group <https://oigcorp.com/>