

## ***What is Agritainment?***

### **“Value Added” activities are more than Homeowners Insurance and “Old McDonald’s Farm”**

Agritainment coverage allows liability coverage for “business” type activities outside the farming and ranching category.

Catagories are an “ala carte” option, you may have more than one category. For example allowing hunters with lodging, and also selling altered farm product (harvested/ grown on the AG policy) such as jams, jellies, jerky or cheeses.

Examples include:

- Cider pressing and juice manufacturing
- Non-equine day camps
- Educational classes related to farming
- Events in buildings or outside areas ( non- equine)
- Farmers markets off premises
- Farm stand on premises
- Pick your own vegetables or flowers
- Pick your own orchard fruit or Christmas trees
- Stables and boarding of horses (long and short term, i.e. Horse hotel)
- Merchandise held for sale
- Spoilage

Premium is generally based on gross sales, stables or boarding is per animal, and classes or tours based on number of attendees.

**Call us to discuss your individual needs and exposures!**

**406-375-9500**