Agricultural Workers Insurance

Workers comp & employment - coverage overview, limitations and how to get a quote



OVERVIEW

Farm labor carries real injury risk from machinery, livestock and chemicals, and state rules on covering ag workers vary widely.

WHAT'S COVERED

Workers compensation
Injuries to year-round and seasonal farm workers.

Employers liability
Injury suits from farm employees.

Seasonal labor
Harvest crews and H-2A workers.

Machinery injuries
Tractors, balers and processing equipment.

Livestock injuries
Kicks, crushes and handling accidents.

Good to know
Carriers like to see tractor rollover protection, PTO guards and documented pesticide training – and accurate seasonal payroll avoids an audit surprise.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Independent farm labor contractors with their own comp
- × Family members excluded under state farm-labor rules

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Payroll by crop / livestock class
- Peak seasonal headcount
- Farm labor contractor certificates
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 info@societiesinsurance.com

societiesinsurance.com/agricultural-workers/

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