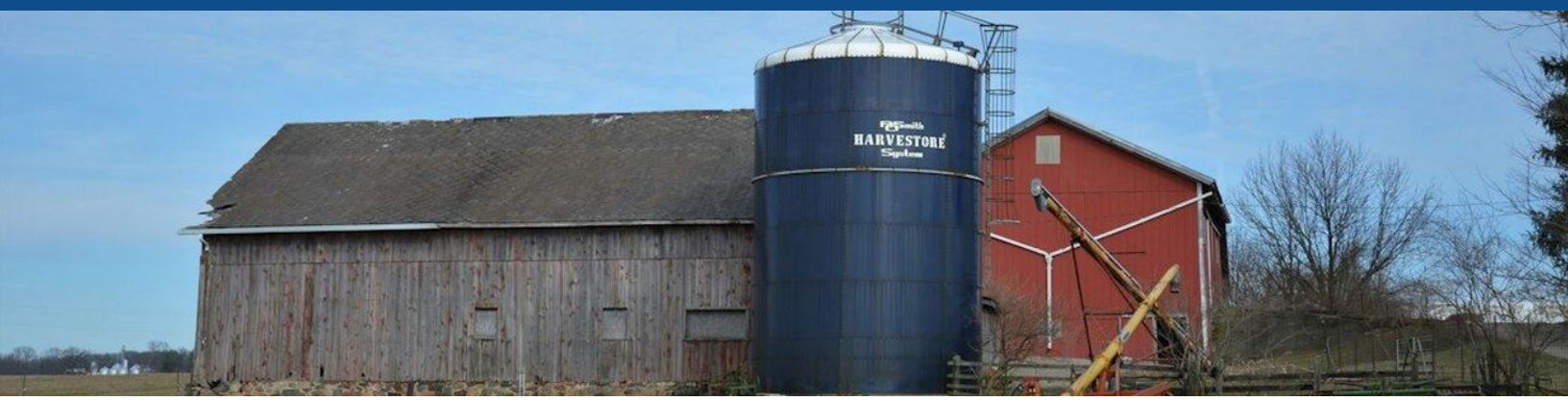
Hobby Farm Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Hobby farms with a few animals, a garden and some sales at the farmers market need more than a homeowners policy but less than a commercial farm policy.

WHAT'S COVERED

Farm liability
Liability for farming activities.

Farm equipment
Tractors and implements.

Dwelling
Damage to the home from covered causes.

Outbuildings
Barns, coops and sheds.

Products liability
Eggs, produce and goods you sell.

Good to know
Most farm programs also insure the farm home, so have the dwelling details ready, and keep gross farm sales below the carrier's hobby-farm limit, often $10,000-$25,000.

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 30+ 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:

- × Commercial-scale farming
- × Short-term rentals on the farm
- × Dog sales
- × High-exposure public activities (hayrides / petting zoos / u-pick with ladders)

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Farm address, county, acres and number of dwellings
- Home details: year built, square feet, construction, roof, heat and updates
- Distance to the nearest fire hydrant and fire station
- Type of farm, livestock and how the land is used
- Outbuildings and farm equipment with values
- Current insurance company, policy number and expiration date
- Claims for the past 3 to 5 years (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/hobby-farm/

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