# Insurance Questions for Gardens and Farms

What to ask, in writing, before you buy a policy for a community garden or an urban farm. Updated November 13, 2026.

**Start here.** Law protects some people in a garden or farm and leaves others exposed. The federal Volunteer Protection Act shields qualifying unpaid volunteers, but it does not shield the organization they work for. A few states, such as Texas and Oregon, give limited protection to owners who let others use land for gardening. Insurance fills the gaps, and what you need depends on who is on site (volunteers, paid workers, visitors), who owns the land and whether you sell food. Policy names and terms vary by insurer, so read the actual policy.

## Kinds of insurance and what each is for

| Type | Usually meant for | Ask the insurer |
|---|---|---|
| **General liability** | Injury or property damage claims by people who are not your workers, such as visitors or neighbors. | Are volunteers covered, or excluded? Are events and farm stands covered? |
| **Volunteer accident** | Medical costs of an injured volunteer, usually regardless of fault, up to the policy limit. | What are the limits, and does it pay on top of the volunteer's own health insurance? |
| **Workers' compensation** | Work injuries of employees, as required by your state. | Can volunteers be added where your state allows it? |
| **Product liability** | Claims that food you sold made someone ill. | Does it cover your products (eggs, honey, cottage food, produce)? |
| **Property** | Damage to your structures, tools and equipment. | Does it cover structures on land you do not own? |
| **Umbrella** | Extra limits on top of a liability policy. | Which underlying policies must you have first? |

The Alaska Division of Insurance, as quoted on the state labor page, notes that some general liability policies exclude volunteers. That is why the first question to any insurer should be about volunteers.

## Ask in writing

- ☐ Are volunteers covered, and for what kinds of injury?
- ☐ Are events, workshops, farm stands and donated food covered?
- ☐ Does the policy cover land we lease or borrow, and who must be listed as an additional insured?
- ☐ Are hens, bees, tools or vehicles excluded?
- ☐ What is excluded for soil contamination or food illness?

## Compare two insurers

Ask both insurers the same written questions and compare what each policy excludes, not just the price. Keep the policy documents.

| Question | Insurer A | Insurer B |
|---|---|---|
| Insurer and agent | | |
| Policy type and limits | | |
| Yearly premium | | |
| Volunteers covered? | | |
| Events and workshops covered? | | |
| Farm stand or food sales covered? | | |
| Leased or borrowed land (additional insured)? | | |
| Hens, bees, tools or vehicles excluded? | | |
| Soil contamination or food illness excluded? | | |
| Other exclusions or conditions | | |

## Before you sign

- ☐ List who is on site: volunteers, paid workers, visitors and the landowner. If someone else owns the land, read their agreement for insurance terms.
- ☐ Do you pay anyone, or give stipends, housing or meals? Ask your state labor agency whether they are employees; volunteers are usually outside workers' compensation, but recurring stipends, housing or fixed schedules can make someone an employee.
- ☐ An informal group has no separate entity to hold a policy; see urbanaglaw.org/non-profit-urban-ag/ .
- ☐ If you sell food or host events, ask about product liability and event coverage; see urbanaglaw.org/cottage-food-laws/ for your state.
- ☐ Keep the policy documents and a copy of your land agreement together.

Read more: urbanaglaw.org/liability-risk-insurance/ and urbanaglaw.org/liability-risk-insurance/volunteer-liability-community-gardens/ . General information, not legal advice or insurance advice; ask your insurer and a lawyer.