



Liability Insurance for your AgriTourism Business.....Are you covered?

Liability coverage for your agritourism business is very important. Although is not a requirement for registration with the North Dakota Tourism Division, we strongly suggest that you consider purchasing insurance, along with registering your business with us, as another layer of liability protection. Insurance might pay not only for a successful suit against you, but also for your legal defense even if you were not found liable.

If you do not have insurance coverage specific to your agritourism operation, please contact your current insurance provider to see if your agritourism activities are covered. It is suggested that you share with your agent the specific activities of your business; don't just ask if they have liability insurance for an agritourism business. Typical farm insurance policies do not offer protection for activities related to agritourism. If you do have insurance coverage, ask your agent to provide written confirmation that all the specific activities of your agritourism business are included in your policy. If you would like to learn of insurance agencies currently providing coverage for agritourism operations, please contact us at (701) 328-2525 or dihla@nd.gov.

When you think of liability protection for your business, you should think in terms of layers of protection, such as the following:

- ✓ Common sense
- ✓ Statutory protection (the above registration process)
- ✓ Signage
- ✓ Liability Waivers/Releases
- ✓ Business Entities (such as Limited Liability Company, otherwise known as an LLC.)
- ✓ Contracts
- ✓ Agritourism Liability Insurance

Finally, please do not consider this information to be legal advice. The North Dakota Department of Commerce does not endorse any specific insurance company or agent. Please contact your legal counsel or insurance agent to determine the specific insurance needs of your business.