



George Petersen Insurance Agency

Agritourism Insurance

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Presentation Overview

- Introduction – Colin Smith and GPIA
- Types of Insurance
 - Commercial
 - Farm
 - Personal/Homeowners
- How to find Commercial and Farm Insurance
 - Common pitfalls and how best to avoid them
- Reviewing what you currently have
- Local Agents/Brokers



Introduction

- George Petersen Insurance Agency – Found in 1935, with 10 offices in Northern California
- Focus on comprehensive Commercial and Farm Insurance
- Colin began his insurance career working for Nationwide Insurance in 2012 as an exclusive Agent.
- Joined George Petersen Insurance Agency in 2014 as an independent Agent/Broker
- Agribusiness and Farm Insurance Specialist (AFIS)



Types of Insurance

- Commercial General Liability

- Farmers Markets
- Tour Operations
- Cannabis
- Wine/Beer/Cider making
- Event Venues
- VRBO/AirB&B
- Festivals/Events
- Farm-To-Table Dinners
- Camping
- Retail Stores

- Farm Liability

- Vineyards/Orchards
- U-Pick operations
- Farm Stands
- Produce
- Livestock/Equine
- Lodging
- Custom Farm Work
- Roadside stands
- Hayrides
- Hunting



How to find Commercial & Farm Insurance

- Step 1 – Identify who your current homeowners/Farm policy is written with.
 - Some insurance companies/products can include Farm Liability with your current homeowners policy. Some Cannot.
 - The way you approach your agent can have an impact on your homeowners policy.
 - MOST traditional homeowner policies exclude any-and-all farming and commercial liability exposures.



How to find Commercial & Farm Insurance

- Step 2 – Call your Agent and discuss potential issues in advance
 - The way you approach your agent CAN have an impact on your homeowners policy.
 - Some Agencies/Brokers can help you obtain proper coverage without interrupting your current Home/Farm coverage.



How to find Commercial & Farm Insurance

- Step 3 – Call local Independent Agent
 - If your current Agent doesn't have Farm or Commercial Markets for your operations, reach out to a large(r) local independent agency
 - Provide the agent with a complete picture of what you are going to be doing and they should be able to provide you with a comprehensive package that can properly cover your exposures. Sometimes this will require multiple policies to properly cover certain gaps in coverage.



Review what you currently have

Farm/Ranch Insurance Markets

- Nationwide/Allied
- Grange
- Liberty Mutual
- Oregon Mutual
- Chubb
- Allianz/Fireman's Fund
- Travelers
- CIG
- Zenith
- Great American
- Markel
- Colony
- MESA Underwriters

Non-Farm Homeowners Insurance

- State Farm
- Farmers
- Allstate
- AAA
- USAA
- GEICO



Local Independent Agents/Brokers

- Arthur J. Gallagher - Sonoma
- George Petersen – Sonoma, Mendocino, Humboldt
- Heffernan - Sonoma
- Interwest - Sonoma
- Lincoln-Leavitt - Lake
- Malloy Imrie & Vasconi (MIV) - Napa
- Ramatici - Sonoma
- Vantreo - Sonoma



Questions?

Colin Smith, AFIS – Commercial Producer

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