



Farm & Ranch Coverage

Transatlantic Underwriters (TAU) provides coverage solutions for hobby farms, gentleman farms, and small to mid-sized farms and ranches whose primary income is generated through their agricultural operations. Our market supports risks owned and managed by individuals, families, partnerships, or corporate entities, offering options tailored to the unique needs of working agricultural properties.

TARGET CLASSES

- Airbnb / Rentals
- Animals and Livestock (Swine, Free Range Poultry, Equine, Cattle, Goat, Sheep, Alpaca, etc.)
- Beekeepers, including honey production
- Field Crops and Grazing
- Fruit and Nut Crops
- Fruit, Veggie, and Nut Dealers
- Halls (Wedding Venues, or Smaller Special Events)
- Livestock Sales (Live Sales / Off-Premises)
- LRO Dwellings
- LRO Farming
- Meat, Fish, and Poultry Sales
- Nursery and Greenhouse Products — Wholesale or Retail
- Pumpkin Patches with Smaller Seasonal Events
- Raising or Keeping Animals
- School Trips / Outfitters / Guides / Tours
- Tenant Farmers
- Vegetable Crops
- Vineyards and Orchards
- Winery with Wine Tasting Rooms

COVERAGE ENHANCEMENTS

- Additional Insured
- Chemical Drift (options available up to \$100K)
- Limited Farm Pollution Liability (\$25K max)
- Custom Farming (\$5K-\$25K)
- Animal Rides for Profit or Charity
- All-Terrain Vehicle (ATV) Coverage
- Limited Fungi or Bacteria Coverage (\$25K / \$25K)
- Pesticide or Herbicide Applicator Coverage

MINIMUM PREMIUMS

- General Liability: Starting at \$750
- Property: Starting at \$500

Contact

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