Agricultural Product Liability Insurance Checklist

A practical preparation checklist for UK farms and agricultural businesses

Use this checklist to organise information before speaking with an insurer or broker. It is a preparation aid, not a statement of cover or legal advice.

Business and product details

- Business name, trading address and legal structure
- Products supplied, sold, processed or manufactured (including feed, produce, equipment or other goods)
- Product descriptions, intended users and markets (UK and overseas)
- Annual turnover and approximate sales by product
- Supply chain details: growers, processors, suppliers, distributors and retailers
- Product labelling, instructions, warnings and quality-control procedures
- Traceability records, batch/lot tracking and product recall process
- Known complaints, incidents, claims or product withdrawals
- Any contracts requiring specified insurance limits or additional insured parties
- Desired cover limit, excess/deductible and policy start date

Questions to discuss with the broker

- Does the policy cover bodily injury and property damage caused by products?
- Are processing, repackaging, private-label or imported products included?
- Are product recall costs covered, excluded or available as an extension?
- Do territorial limits and jurisdiction clauses match where products are sold?
- Are any product types, activities or ingredients excluded?
- What evidence, declarations or risk controls are required at renewal?

Important: policy wording, exclusions, limits and eligibility vary by insurer. Confirm details directly with the insurer or a qualified broker.