



## Host Location Insurance Overview

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This document was published by Harvest Hosts for Educational Purposes Only.

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### Overview

Host locations should think of Harvest Hosts as a marketing platform that exposes RVers to their businesses and drives Members to these locations where they can make purchases. Harvest Hosts leaves the on-site experience, including risk management, to the business owners of these locations.

To ensure good interactions between Members and Hosts and protect all parties involved, Harvest Hosts requires Host locations to carry adequate insurance, namely general liability coverage, for activities related to having Members on-site.

Specifically, Harvest Hosts suggests that you maintain general commercial liability insurance for your location of at least \$1,000,000 per occurrence, with a general annual aggregate of at least \$2,000,000. If you have a non-standard business or agricultural location, we suggest that you obtain and maintain a homeowner's policy or property insurance policy with liability coverage for your Host Location in the amount of at least \$250,000 per occurrence.

### Host Property Protection Plan

Harvest Hosts does have a limited [Host Property Protection Plan](#) that was created to cover minor incidents (e.g., broken fence, mailbox that was knocked over, etc.) and has a limit of \$5,000 USD. This is not a replacement for a Host location carrying liability insurance.

Given the insurance dynamics and Host responsibility outlined above, Harvest Hosts recommends that Hosts do their own research about their insurance coverage. Below are notes that Hosts may find helpful in that process.

(continued)

\*For Agricultural and Agritourism Insurance, [please reference page 3](#).



## Commercial & General Liability Notes

Given that there is no nightly camping fee for the first night of a Member's stay, Harvest Hosts' perspective is that Member visits are no different than having any other customer on-site. Our Members just happen to have larger vehicles and park for longer. But, we cannot speak from the insurance providers' perspective.

Commercial liability policies are often written to include all potential incidents that could occur on-site, unless specifically excluded. Host locations should review their liability coverage, with a focus on any exclusions. Key areas that might impact Host locations participation in the Harvest Hosts program include, but are not limited to:

- Any exclusions related to camping or camping-related activities
- Any exclusions related to parking and operations of property where people park
- Note: These are examples and not a fully exhaustive list of potential exclusions

As with all insurance policies, insurers can approve or deny claims. It is the responsibility of the Host location to investigate how a liability policy may respond to a claim based on the language of the policy.

## Use of Waivers

Some Harvest Hosts locations utilize liability waivers and require Members to complete these forms in order to stay on-site overnight. Waivers offer an additional layer of protection for Host locations, although they can be challenged in the event of a claim.

## Harvest Hosts Member Insurance Coverage

RVers are required to carry insurance for their vehicle and trailer to be compliant with state laws (exact requirements vary by state). These vehicle insurance policies should include minimum thresholds of liability and medical coverage in the event that the RV driver has an incident. This additional layer of insurance should provide Host locations some protection in case the Harvest Hosts Member causes damage at the Host location.

Harvest Hosts does not review or certify Member insurance policies. This dynamic is only being mentioned to give Hosts a broader understanding of the insurance that Members likely carry.

## Terms & Conditions

Please see the Harvest Hosts' [Terms & Conditions](#) for more details about liability and indemnification.



## Agricultural / Agritourism Insurance Notes

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The farming and agriculture industry has a variety of insurance instruments, many of which are fit-for-purpose for the sector. Host locations should make sure that they have a full understanding of their insurance structure, coverage definitions, and explicit inclusions and exclusions. Key areas that might impact Host locations participation in the Harvest Hosts program include, but are not limited to:

### General Liability Coverage

- For policies that provide general liability coverage, any exclusions related to camping or camping-related activities; any exclusions related to parking and operations of property where people park
- Note: These are examples and not a fully exhaustive list of potential exclusions

### Surplus Lines Coverage

- For surplus lines insurance, specific definitions of the activities/types of events that are covered under this more specialized insurance model, as well as policy exclusions
- Note: Surplus lines insurance typically has more exclusions than standard policies given their specialized nature

### State-Specific Agritourism Liability Exemptions

- Many states provide **liability exemptions** for agritourism-related activities if there is proper signage posted visibly on the property
- Any Host location participating in agritourism should look into these guidelines as it may provide an additional layer of protection against liability claims
- Note: Adhering to these state guidelines is a layer of protection, but claims may still be brought against an agritourism location depending on the specifics of the incident