



Thoughtful Coverage for Farms and Ranches

Covering farms since day one

Our Farming and Ranching History

We were founded by local farmers and have over 117 years of experience working with farmers and ranchers throughout the Northwest and Utah. We understand the joys and challenges all farmers face.

Farm Insurance

We're a leader in providing unique coverage options to farmers and ranchers. Our Farm Package Policy includes Farm or Commercial Liability, Property Coverage for Home and Buildings, and Farm Equipment Protection.

Of course, we cover more than just the basics. Policies can also include coverage for Spoilage, Disruption of Farming Operations, Equipment Breakdown, Damaged Tires & Tubes, Ingestion of a foreign object, RV/ATVs, Watercraft, Farm Pollution, Chemical Drift and Crop Dusting, and Property Enhancement.

We offer coverage for many different types of farms, including dairy, livestock, orchards, vineyards, and field/row crops.

Agritourism

If you operate a Pumpkin Patch, Corn Maze, Harvest Festival, or similar agritourism activity on your farm, these are often considered a business and may not be covered in a standard farm policy for liability. Our Agritourism endorsement adds coverage for these activities, so ask your independent agent if it's right for your farm.

Dairy Coverage

Using the Farm Package Policy as a foundation, you can add specialized dairy coverage that our founders would be proud to offer. This includes increasing the dairy cattle limit, extra expense, protection for loss of raw milk, and a dairymen death benefit.

Winery and Vineyard Coverage

Our coverage enables you to pursue quality wine production and distribution. If you grow grapes, we'll cover your trees and vines, harvested products, products while in transit, and any contamination that may occur. If you produce or bottle wine, we'll help with leakage, brand and label expenses, contamination, and market value loss settlements.

Our Independent Agent Network

We provide insurance through a network of local independent agents who are familiar with your community and are able to assess your needs. Our agents can identify coverage options and discounts most suitable for your farm. To learn more about our commitment to independent agents, visit ThoughtfulCoverage.com.

Prompt Claims Service

Offering carefully prepared, well thought-out coverage is only the beginning. When something happens to you or your property, that's when you need us to be prompt and responsive. It's why our customers rate us highly in customer service surveys. And when a member experiences a claim, our ratings tend to go up. That doesn't surprise us. We like to go above and beyond because it's the right thing – the thoughtful thing – to do.

To report a claim, either complete the form on our website or call our Claims Response Center at 1-877-425-2580 (available 24/7).

Thoughtful Coverage Through the Years

MUTUAL OF ENUMCLAW WAS FOUNDED IN 1898 BY A GROUP OF LOCAL FARMERS WHO WANTED TO LOOK OUT FOR EACH OTHER.

Our first agent, SL Sorenson, rode his horse from farmhouse to farmhouse, traveling great distances to encourage local farmers to become members.

Times have changed, but the reason we're in business hasn't. Our people, and the independent agents who represent us, have deep connections to the communities we serve. This commitment to protect our friends and neighbors is why we offer thoughtful coverage that truly covers.

Quick Facts

We offer insurance for people, families, farms, and businesses in Washington, Oregon, Idaho, Utah, and Arizona. Our coverage is offered exclusively through a network of independent insurance agents who are familiar with your community.