

Barn Fires and the Impact

Barn fires can be one of the worst things to happen on a farm. They don't just destroy buildings—they can also harm people, animals, equipment, and your ability to keep the farm running. Here's what you need to know.

What Can a Barn Fire Cost You?

The People You Care About: Someone may attempt to put out a fire or rescue animals, risking their life.

Building Damage: Fixing or rebuilding a barn can cost tens or even hundreds of thousands of dollars.

Animal Loss: If animals die in the fire, it's not just heartbreaking—it's also a big financial hit.

Lost Equipment and Feed: Tools, machines, hay, and feed often burn too, adding to the cost.

Business Disruption: Without a barn, daily farm work may stop, which can affect your income and future contracts.

Legal Trouble: If safety checks (such as regular inspections) weren't done and the fire was preventable, you could face fines or lawsuits.

On average, barn fires cost around \$322,000¹ in direct damage. But when you add in lost income, replacing animals, and higher insurance premiums, the total can be much more.

Why Insurance Claims Get Denied

Insurance companies don't always pay out after a barn fire. Here are common reasons they might say no:

Suspected Arson: If they think the fire was set on purpose—even without proof—they might deny the claim.

Policy Issues: If you didn't follow the rules in your policy (like keeping fire extinguishers or doing inspections), they may refuse to pay.

Missing Proof: If you don't have records showing what was lost (like livestock numbers or equipment value), your claim could be rejected.

Pre-Existing Damage: If the barn was already in poor shape, the insurer might say the fire didn't cause all the damage.

Excluded Causes: If the fire started from something not covered in your policy (like faulty wiring), they might deny it.



Why It's Hard to Get Exact Numbers

There's no public data showing how many barn fire claims are denied in Alberta. Insurance companies keep that information private, and Alberta doesn't track barn fires like other provinces do.

Still, experts estimate that 10-20% of property claims (including barn fires) may be denied. Because barn fires often involve big losses, insurers look at them closely, which can lead to more denials.

Real-Life Examples

In 2025, a family in Athabasca County had two barns burn down. They were shocked by the fire and the \$4,500 bill for emergency response. They weren't sure if their insurance covered outbuildings, which shows how easy it is to miss important policy details.

Barn fires often involve complex investigations due to severe damage, making it hard to determine the cause (e.g., a 2011 Taber hog barn fire's cause was unidentifiable due to extensive damage). This uncertainty can lead to disputes and potential denials.

What You Can Do to Protect Yourself

Check Your Policy: Make sure your barns, animals, and equipment are covered. Look for inspection requirements.

Keep Good Records: Write down what's in your barn—how many animals, what equipment, and the barn's condition.

Do Regular Inspections: Fires often start from electrical problems. Inspections help catch issues early and show insurers you're being responsible.

Get Expert Help: If your claim is denied, consider hiring a fire investigator to prove what happened.

Talk to Your Insurer: Ask them what safety measures they expect and what's covered in your policy.

1. [*Van de Vegte, J., et al. \(2021, June\). Electrical Systems in Barns.*](#)

Resources

[Alberta FarmSafe Plan Manual: Module 4 Inspections and Module 7: Emergency Preparedness & Management](#)

[AgSafe Alberta FarmSafe Plan Learning Program \(free, online & self-paced program\)](#)

[AgSafe Alberta FARMERS CARE Program](#)