



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
02/04/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION** IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:		
AGENCY NAME	PHONE (A/C, No, Ext):	FAX (A/C, No):	
AGENCY ADDRESS	E-MAIL ADDRESS:		
CITY, STATE ZIP	INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED JANE DOE 101 MAIN STREET ANYTOWN, ANYTOWN USA 12345	INSURER A: INSURANCE COMPANY		
	INSURER B:		
	INSURER C:		
	INSURER D:		
	INSURER E:		
	INSURER F:		

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY						
	☐ CLAIMS-MADE ☐ OCCUR						EACH OCCURRENCE \$
							DAMAGE TO RENTED PREMISES (Ea occurrence) \$
							MED EXP (Any one person) \$
							PERSONAL & ADV INJURY \$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE \$
	☐ POLICY ☐ PROJECT ☐ LOC						PRODUCTS - COMP/OP AGG \$
	OTHER:						\$
	AUTOMOBILE LIABILITY						
	☐ ANY AUTO						COMBINED SINGLE LIMIT (Ea accident) \$
	☐ OWNED AUTOS ONLY	☐ SCHEDULED AUTOS					BODILY INJURY (Per person) \$
	☐ HIRED AUTOS ONLY	☐ NON-OWNED AUTOS ONLY					BODILY INJURY (Per accident) \$
							PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB	☐ OCCUR					EACH OCCURRENCE \$
	EXCESS LIAB	☐ CLAIMS-MADE					AGGREGATE \$
	DED ☐ RETENTION \$						\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	☐ Y ☐ N	N/A				PER STATUTE ☐ OTH-ER ☐
	If yes, describe under DESCRIPTION OF OPERATIONS below						E L EACH ACCIDENT \$
							E L DISEASE - EA EMPLOYEE \$
							E L DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

PROJECT INFORMATION AND/OR SPECIAL WORDING

CERTIFICATE HOLDER**CANCELLATION**

CERTIFICATE HOLDER/ADDITIONAL INSURED 1001 MAIN STREET ANYTOWN, ANYTOWN USA 12345	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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Why do I need Liability insurance to have a Vendor space?

You need liability insurance for a farmers' market to protect yourself and your business from potential financial losses due to incidents like customer injuries, illnesses from food, or property damage, many markets or venues require vendors to have it.

Here's a more detailed explanation:

- **Why Liability Insurance is Important:**

- **Customer Injuries:** Farmers markets are bustling environments with potential hazards like slips and falls, or injuries from equipment or products.
- **Foodborne Illness:** If a customer becomes ill from consuming food you sold, you could face a lawsuit.
- **Property Damage:** Damage to your booth, the market's property, or other vendors' property could occur.
- **Legal Claims:** Even if you're not at fault, you could still be sued, and liability insurance can help with legal defense costs.

- **How Liability Insurance Helps:**

- **Financial Protection:** It covers the costs of medical bills, legal fees, and settlements in case of an accident or lawsuit.
- **Peace of Mind:** Knowing you're protected can help you focus on running your business without the fear of unexpected financial burdens.

- **What to Expect:**

- **Market Requirements:** Many farmers markets require vendors to provide proof of insurance before they can participate.
- **Additional Insured:** Some markets may ask you to add them as an additional insured on your policy, meaning they would also be covered in case of an incident.

- **Types of Insurance:**

- **General Liability:** This is the most common type of insurance for farmers market vendors, covering a wide range of potential incidents

How do I get Liability insurance?

To get liability insurance for a farmers' market, you should first check with the company that provides you homeowner's insurance. You can also check with your state's Farmers Market Association, local department of agriculture, or farm bureau offers group policies, then compare quotes from private insurance agencies, and ensure the policy covers your specific needs and budget.

Here's a more detailed breakdown:

1. Check for Group Policies:

- **State Farmers Market Association:** Many states have associations that offer group policies to their members at potentially lower rates.
- **Local Department of Agriculture or Farm Bureau:** These organizations may also offer group insurance options.

2. Compare Quotes from Private Agencies:

- **Shop Around:**

Contact multiple insurance agencies and compare their quotes, coverage options, and premiums.

- **Understand Coverage:**

Ensure the policy covers general liability, potential food-related claims (if applicable), and any other specific risks associated with your market.

- **Additional Insured:**

Consider adding the farmers market as an "additional insured" on your vendor's policy, which can provide broader protection.