



BC ASSOCIATION OF FARMERS' MARKETS

FARMER'S MARKETS LIABILITY & DIRECTORS & OFFICERS INSURANCE PROGRAM

Through The Co-operators General Insurance Company of Canada, this program provides an affordable, comprehensive general Liability insurance policy to the BC Farmers' Markets and addresses the insurance needs of the markets, its volunteers, employees and officers.

Actual policy wordings of The Co-operators and the By-Laws and Constitution of the BC Association of Farmers' Markets will prevail as they pertain to insurance and/or membership.

BASIC PACKAGE

Annual Insurance Premium \$350 (Minimum & retained)

Commercial General Liability

Bodily Injury & Property Damage	\$5,000,000	Medical Payments	\$2500 per Person
Aggregate	\$5,000,000	Tenants Legal Liability	\$250,000
Employees as Additional Insured	\$5,000,000	Fungi Coverage	\$250,000
Volunteers as Additional Insured	\$5,000,000		
Personal Injury	\$5,000,000		
Non Owned Automobile	\$5,000,000		

Blanket Accident Insurance

Principal Sum	\$50,000
Weekly Indemnity	\$200 (Maximum 52 weeks –21 day waiting period)

OPTIONAL COVERAGE

Annual Premium \$300.00

Directors & Officers Liability

Principal Limit of Coverage	\$1,000,000
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Optional coverage is also available on Market owned property.

For further detail on pricing and the group liability program please contact bracken_insurance@cooperators.ca or phone 250-542-6300

DEFINITION OF BCAF M FARMERS' MARKET (VOTING) MEMBER:

Is a "governing body" that recognizes the definition and is operating a "farmers' market" that is striving to meet the tone of the definition. A Full or Voting member of the BCAF M will pay a primary membership for the first market that it operates and an additional fee for each market location that it operates.

BCAF M DEFINITION OF FARMERS' MARKET

"Farmers' market" means a market comprised exclusively (100%) of vendors who make, bake, grow or raise the products they sell, of which a majority of the vendors are selling farm products of British Columbia origin. These markets must be British Columbia non-profit organizations, whether incorporated or not, with at least 6 vendors, that operate for 2 or more hours per day for a minimum of 4 markets in a year.

FARMERS' MARKET INSURANCE – FREQUENTLY ASKED QUESTIONS

1. Who is Insured?

- All farmers' markets that are full members of the BC Association of Farmers' Markets, provided they have paid the insurance premium associated with the market.
- All Employees, Volunteers, Managers (whether paid or not), and Directors & Officers but **only for acts within the scope of their duties for the Farmers' Markets operations.**

2. Who is Not Insured?

- **Individual vendors are NOT covered for their actions, their product or their property while participating at a farmers' market.**
- Non-members of a farmers' market and they **MUST** be informed that they are not covered or should not be selling at the market. It is recommended that they provide proof to the market they carry their own coverage

3. Are Vendors covered under this policy?

- **Individual vendors are NOT covered for their actions, their product or their property while participating at a farmers' market.**
 - Vendors must consult with their own insurance provider (ie. their individual commercial, home or farm insurance policy) to ensure they are adequately covered for their operations and exposures at the Farmers' Market.
 - If no adequate coverage exists on their own plans, Vendors should seek coverage through the BCAFV Vendor Program.

4. Are Non Market activities insured?

- Yes, such activities as fund raisers, customer appreciation events, holiday special events at other locations are insured. Please contact your insurance agent before these activities take place.

Any questions, concerns or general information on the entire package should be directed to:

Orest Kocherkewych
Bracken Insurance Services Ltd

Phone: (250) 542 – 6300

Fax: (250) 542 – 6602

Email: "orest_kocherkewych@cooperators.ca"



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