



## BC ASSOCIATION OF FARMERS' MARKETS

### FARMER'S MARKETS LIABILITY & DIRECTORS & OFFICERS INSURANCE PROGRAM

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Through The Co-operators General Insurance Company of Canada, this program provides an affordable, comprehensive general liability insurance policy for the BC Association of Farmers' Markets (BCAFM) and addresses the insurance needs of the majority of BCAFM Farmers' Market members, their 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) |

#### **RECOMMENDED OPTIONAL COVERAGE**

##### **Annual Premium \$300.00 (Minimum & Retained)**

#### **Directors & Officers Liability – (coverage for errors in management of a Society or Association)**

|                             |             |
|-----------------------------|-------------|
| Principal Limit of Coverage | \$1,000,000 |
|-----------------------------|-------------|

#### **Market Owned property – e.g. tables, chairs, tents, storage sheds etc.**

Requests must be submitted to Orest Kocherkewych for coverage details and rates.

#### **BCAFM FARMERS' MARKET MEMBERSHIP**

Refer to current BCAFM Bylaws & Policies for up to date information on BCAFM Farm Market membership eligibility and criteria:

- [BCAFM Bylaws & Constitution](#)
- [BCAFM Farmers Market Member – Membership Policy](#)

Farmers and Vendors products must abide by the bylaws and policies of the individual farmers' markets and the BCAFM, as well as all Federal, Provincial and local laws and legislation and regulations pertaining to the product(s) they sell. (i.e. inspection, food handling, packaging etc.)

## FARMERS MARKET BASIC PACKAGE LIABILITY – FREQUENTLY ASKED QUESTIONS

### ➤ Who is eligible?

- Paid up, NOT FOR PROFIT societies & associations, qualifying current Farmers' Market Members of the BCAF, whose sole purpose is to organize & administer the normal operations of a farmers' market. You must contact Orest Kocherkewych for operations or activities falling outside the normal scope of a "farmers' market operation"

### ➤ Who is not eligible?

- Corporations or Cooperatives

### ➤ Who is an Insured?

- All farmers' markets operating NOT FOR PROFIT societies or associations that are Farmers' Market Members of the BC Association of Farmers' Markets, and provided they have paid the insurance premium associated with the market.
- All Employees, Volunteers, Managers (whether paid or not), Contract Managers and Directors & Officers of the farmers' market for third party legal liability but ***only for acts within the scope of their duties for the farmers' markets operations.***
- Buskers, Face Painters, Clowns & Limited Live Entertainment – contact Orest Kocherkewych for details & approval.

### ➤ Are Vendors covered under this policy?

- **NO. Individual vendors/farmers are NOT covered for their actions, product or property while participating at a farmers' market.**
  - Vendors must consult with their own insurance provider (i.e. their individual commercial, home or farm insurance policy) to ensure they are adequately covered for their operations and exposures at the farmers' market.
  - Vendors can seek coverage through the BCAF Vendor Program or through their farm, homeowners or commercial insurer.
  - Vendors should be adding each individual market they sell at as an additional insured on their policy.

### ➤ What other Market activities are covered?

- Most other activities such as fundraisers and customer appreciation events. Please contact Orest Kocherkewych before these activities take place or for activities that are not specifically a farmers' market operation.

### ➤ What Market activities are not covered?

- Any functions or events involving the serving and selling of alcohol by the farmers' market. Contact Orest Kocherkewych for Host Liquor Liability.

### Program Contact:

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

Orest Kocherkewych

Bracken Insurance Services Ltd, 3801 – 27<sup>th</sup> Street, Vernon BC V1T 4X6

Phone: (250) 542 – 6300

Fax (250) 546 – 6602

Email: ["orest\\_kocherkewych@cooperators.ca"](mailto:orest_kocherkewych@cooperators.ca)

