

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 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. *Eligibility of BCAFM Farmers' Market Members for this program is determined by The Co-operators. Contact The Co-operators and read the FAQ for additional information about eligibility (see below).*

BASIC PACKAGE

Annual Insurance Premium \$450 (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		
Privacy Breach	\$25,000		

Blanket Accident Insurance

Principal Sum	\$100,000
Weekly Indemnity	\$1,000 (Maximum 52 weeks –21 day waiting period)

RECOMMENDED OPTIONAL COVERAGE

Annual Premium \$325.00 (Minimum & Retained)

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

Principal Limit of Coverage	\$1,000,000
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Market Owned property – e.g. tables, chairs, tents, storage sheds etc.

Requests must be submitted to Bracken Insurance Services Ltd 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 BCAFM, whose sole purpose is to organize & administer the normal operations of a farmers' market. You must contact Bracken Insurance Services Ltd for operations or activities falling outside the normal scope of a "farmers' market operation." Eligibility of BCAFM Farmers' Market Members for this program is determined by The Co-operators. Contact them for additional information.

➤ **Who is not eligible?**

- Corporations or Cooperatives. Eligibility of BCAFM Farmers' Market Members for this program is determined by The Co-operators. Contact them for additional information.

➤ **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 Bracken Insurance Services Ltd 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 BCAFM 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 Bracken Insurance Services Ltd 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 Bracken Insurance Services Ltd for Host Liquor Liability.

Program Contact:

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

Bracken Insurance Services Ltd, 4011-32 Street, Vernon BC, V1T 5P2

Phone: (250) 542 – 6300

Fax (250) 542-6602

Email: bracken_ins@cooperators.ca

