



### WSFMA Commercial General Liability Insurance Partnership with Campbell Risk Management

WSFMA member markets are required to carry general liability insurance with WSFMA named an additional insured. WSFMA partners with Campbell Risk Management to offer members a comprehensive and competitive policy with a blanket additional insured endorsement that automatically covers anyone with whom the market has a contractual relationship. (Vendors are excluded from this arrangement and need to carry their own product and general liability insurance.) Coverage is provided through an admitted, "A" rated insurance company.

#### COVERAGE OVERVIEW

General Aggregate Limit:	\$2,000,000
Products-Completed Operations Aggregate Limit:	\$2,000,000
Personal & Advertising Injury Limit:	\$1,000,000
Each Occurrence Limit:	\$1,000,000
Damage to Premises Rented to you (any one premises)	\$100,000
Medical Expense Limit: (any one person)	\$5,000
Host Liquor Liability (Included in general liability)	
Aggregate limit:	\$2,000,000
Each Occurrence Limit:	\$1,000,000

The policy covers incidents arising out of *regular farmers market activities* and which:

- are caused by the market's negligence;
- cause injury to customers; and/or
- cause damage to customer's property or the property where the market is held.

#### PREMIUM COST

Campbell's General Liability Insurance premiums are based on estimated annual gross market revenue, **not vendor sales**. This is revenue the market receives from vendor stall fees, membership fees and direct sales of market promotional items. Do not include grants, sponsorships or donations. Premiums for Multi-Market organizations with more than one location are based on gross revenue from all market locations combined. This allows for a single policy that covers all market locations. The General Liability Insurance premium schedule\*\* is listed below.

2013 ESTIMATED GROSS MARKET REVENUE	PREMIUM
• \$0 – \$30,000	\$275
• \$30,001 – \$40,000	\$300
• \$40,001 – \$50,000	\$350
• \$50,001 – \$60,000	\$425
• \$60,001 – \$70,000	\$475
• \$70,001 – \$80,000	\$550
• \$80,000 – \$100,000	\$650

**Note:** All policy premiums include a blanket additional insured endorsement

\*\* Markets with over \$100,000 in estimated gross market revenue must submit an application to obtain premium cost. Cost factors may include organization status (e.g., nonprofit, for profit), location, and physical description (outdoor vs. inside a structure).

## **ADDITIONAL OPTIONAL COVERAGE**

### **Liquor Legal Liability**

Host Liquor Liability is included in the policy. This covers the market if licensed/permitted vendors or outside contractors are serving and collecting money for alcohol sales on behalf of the market (including wine and beer sampling). Liquor Legal Liability coverage is necessary when the market itself is dispensing or collecting money directly for alcohol sold (for example, at a fundraising event). This is available as a policy rider through Campbell Risk Management. The minimum premium for Liquor Legal Liability is ~\$500. If added to the policy at the time of enrollment, this is an annual premium and would cover all events where the market is serving and/or collecting money for alcohol sales. If this coverage is purchased at the time of the event, the Liquor Legal Liability premium for that event *only* would be ~\$500+. That being said, in most cases you won't need this type of insurance if you do an event and have a licensed caterer, restaurant or other service provider handling alcohol service and sales. Check with them to make sure they are covered and that they name the market as an Additional Insured for the event.

### **Special Event Insurance**

The basic market insurance policy is designed to cover incidents arising out of *regular market activities*. If the market holds special events such as an annual auction, fundraising dinner or Barbeque Cook-Off, these events can be covered by Special Event Insurance. It is very affordable IF you add it to the policy at enrollment time. If you purchase it later in the year or when you have an event, it is much more expensive. Special Event Insurance runs about \$0.07 per person if added at enrollment and starts at about \$150 per event if added at the time of the event.

### **Some Examples**

- Your market does 2 special events per year for approximately 100 guests each. Special Event Insurance purchased at enrollment would be \$0.07 x 200 or ~\$14. If you purchase it later in the year, similar coverage would cost \$300 (\$150 per event).
- Your large market organization does one gala event each year with approximately 1,000 guests. Your cost for Special Event Insurance would be \$0.07 x 1000 or ~\$70 if purchased at the time of enrollment. It would cost at least \$150 if purchased later (and may cost much more depending on the event and planned activities).

### **Directors and Officers Liability Insurance**

General Liability Insurance does not cover Board liability. Markets may want to consider purchasing Directors & Officers Liability Insurance for this purpose. For more information, and an application for a quote visit:

<http://www.campbellriskmanagement.com/farmers-market-d-o>

## **ENROLLMENT**

If you wish to take advantage of the WSFMA market insurance program administered by Campbell Risk Management, please follow this link:

<http://www.campbellriskmanagement.com/wsfma-market-insurance-application>

If you don't want to apply and pay for insurance online, you can print the application page and mail it along with a check made out to Campbell Risk Management to:

**Campbell Risk Management**

**Attn: Larry Spilker**

**9595 Whitley Drive #204**

**Indianapolis, IN 46240**

**Please note:** All examples used in this information sheet are estimates for illustration purposes only.

Markets interested in special coverage or needing limits not listed above should contact:

**Larry Spilker**

**Campbell Risk Management**

**(800) 730-7475, Ext. 203.**

[lspilker@campbellrisk.com](mailto:lspilker@campbellrisk.com)

## **FARMERS MARKET INSURANCE FOR VENDORS**

Please pass along to your vendors the opportunity to take advantage of this program as well. Vendor's Farmers Market coverage includes Product and General Liability Insurance with the same blanket additional insured endorsement starting at only \$275. Feel free to email or attach this link to your vendor applications. <http://www.campbellriskmanagement.com/wsfma-farmers-market-vendor-application>

**NEW IN 2015, CRM OFFERS SMALL FARM INSURANCE PROGRAM THAT COVERS BOTH ON- AND OFF-FARM OPERATIONS AND SALES!! FOLLOW THE LINK TO READ MORE ABOUT THIS UNIQUE PRODUCT.**

*For questions, quotes for specific additional coverage, additional insured certificates or claims information, please contact Larry Spilker at Campbell Risk Management (800) 730-7475 Ext .203 or by email at [lspilker@campbellrisk.com](mailto:lspilker@campbellrisk.com).*