



MIFMA Special Group Rate Liability Insurance

Who is eligible for the special group rate?

The Michigan Farmers Market Association's special group rate liability insurance is available to farmer/vendor and farmers market members as a member benefit. To be eligible, you must be a MIFMA member. You can join online at www.mifma.org/join.

Farmer/Vendor Liability Insurance

How does a vendor apply and pay for the insurance?

Once a vendor has become a member of MIFMA, they are eligible for the insurance program. MIFMA mails an enrollment form to the vendor to be completed. The enrollment form is included in the MIFMA membership packet and will be mailed within 10 business days of receiving a completed membership application. The vendor can complete the enrollment form and mail it along with a check made to Advanced Insurance Markets in the amount of \$300. (The standard premium is \$500 for non-MIFMA members, so this reflects a substantial discount.)

What is the turnaround time from enrollment to having a certificate?

From the time an enrollment form is received, a certificate should be mailed to them and the market within one week.

How many farmers market locations can a vendor add to the policy?

There is no limit or cost for certificates. It is required on the enrollment form to list all markets that a vendor will be selling at throughout the year. Advanced Insurance will provide certificates for all listed markets, if any additional are needed throughout the season a vendor only needs to call and provide the new market information. Additional market locations can be added at any time at no additional cost.

Will my premium be prorated if I do not sell all season?

No. The insurance plan is \$300 no matter how many markets you attend during the year.

What kinds of products can be covered by this policy?

The products covered include anything seen in the normal scope of a farmers market provided that all applicable federal, state, and local permit procedures and laws are being followed. On the enrollment form, vendors will list all products intended for sale. If the products being offered are outside the scope of the program, the vendor will be contacted directly to discuss other coverage options.

What coverage is provided when purchasing the general liability policy?

The program currently is set up for \$1,000,000 per occurrence with a \$1,000,000 annual aggregate. Also included is product coverage, personal and advertising injury, \$100,000 damage to premises rented to you, and \$5,000 medical payments to others.

Will this program cover me for sales that I make from my personal farm or other location?

This insurance program is location-specific to provide coverage for vendor sales at farmers market locations where they sell their products. Any market or venue that is attended needs to be listed on the application. Sales made on the producer's farm are not part of this policy coverage and should be picked up as part of their farm policy.

Once I have purchased the insurance will it renew annually?

No. Vendors must fill out a new enrollment form annually and maintain the MIFMA membership in order to be eligible. The \$300 premium provides annual coverage from April 1 – March 31.

I have gotten emails about the Farmers Market Insure Now program. Why is it cheaper than the group rate liability insurance?

Here are a few of the differences between the MIFMA Group Rate Liability coverage and the Insure Now program:

- The MIFMA Group Rate Liability Insurance is written with Westfield, which is an Ohio based company, and is written with a local agent (us). The Insure Now program is written with a Texas agent and is written through one of the AIG companies. Westfield is also rated "A" by AM Best
- The Westfield policy includes the [expanded general liability endorsement](#), which greatly [enhances your coverage](#).
- The Westfield policy also includes the [expanded property endorsement](#).
- The Westfield policy includes hired and non owned auto coverage, the Insure Now policy does not
- The Insure Now program requires that all of the vendors at your market be insured with them to receive their quoted discount

We could lower your business personal property coverage and that would bring the annual premium down to \$500. Please let us know if you would like us to do that for you.

Hired and non owned coverage would protect your employees if they were involved in an accident while on company time.

The Insure Now program requires 100% of the vendors at your market have liability insurance for your market to be written with them and receive their discount.

Farmer/Vendor Liability Insurance

Does Advanced Insurance Markets, Ltd. and MIFMA offer a general liability policy for farmers markets?

Yes. General liability and other coverage is available through Advanced Insurance. All MIFMA member markets receive request for quote form in their membership packet. Markets are underwritten on an individual basis.

Who should I contact if I have additional insurance questions?

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