

Minnesota Farmers' Market Association Insurance Program

The Minnesota Farmers' Market Association (MFMA) now has a low cost liability insurance program available for MFMA member markets, and for the vendors belonging to those markets. Stearns Insurance Services and the Board of Directors of MFMA have worked closely together to develop the following insurance program for farmers' markets, and for the vendors that produce and sell their produce at those farmers' markets.

The insurance is available only to markets who are MFMA members, and thereby to vendors in a member market. The coverage extends to attendance at any member markets.

Plan Features

General Liability Insurance including Products and Completed Operations

Limits of Liability: \$5,000,000 aggregate

\$1,000,000 per occurrence

\$250.00 Deductible per occurrence

Policy term: March 1 to March 1

Underwritten by Capitol Specialty Insurance Corporation, AM Best A rated

Coverage Guidelines

- Market Insurance: Your Farmers' Market must be a member of the MFMA MFM #1008
- Vendor Insurance: Vendor coverage is only valid at MFMA member market locations
Vendors may sell at any MFMA member market location without additional charges
- Only non-mass produced crafts will be permitted to be sold
- Coverage is excess over your other existing insurance coverage
- Premiums will be charged as a flat amount for the policy period. No refunds for cancellations. No reduced premiums for late entry into the policy period.
- Premiums noted include all processing fees
- If you need specialized coverage, Stearns Insurance can offer coverage outside of this program.
- See the Minnesota Department of Agriculture's website for definitions of the Farmers' Market food safety guidelines.

Premiums & Options

Market Options:	Farmers' Market Insurance	\$110
	Farmers' Market MFMA Membership	\$70
Vendor Options:	Vendor's Insurance (Food Only) *	\$65
	Vendor's Insurance (Food & Crafts) **	\$140

* Food Only: Producers that grow their own food products held for sale

** Food & Crafts: Producers that grow their own food products and may also sell one-of-a-kind, non-mass produced crafts anything you have to make ex) sauces, cookies, candles, jewelry

Insurance program arranged by



James Wensel MN license # 58926

Stearns Insurance Services
4191 2nd Street S
St. Cloud, MN 56301
320.253.3525

www.StearnsInsurance.com

For insurance questions, contact:

Rachel Haney (CSR, Stearns Insurance Services)
rachelh@stearnsinsurance.com
320.253.3525

Jim Wensel (Agent, Stearns Insurance Services)
jimw@stearnsinsurance.com
320.253.3525

Claim reporting:

Stearns Insurance Services
320.253.3525

Minnesota Farmers' Market Insurance Application

- Members Only -

(Your Local Farmers' Market Must Be a Member of the Minnesota Farmers' Market Association)

Name:		
Address:		
Email Address:		Phone #:
Farmers' Market MFMA ID #:	# 1008	
Farmers' Market Name and Address:	Mankato Farmers Market www.mankatofarmersmarket.com 507-420-8711 1400 Madison Avenue Mankato MN 56001	
Items Sold:		
Estimated Receipts:		
Describe any past claims.		

Markets (Please Choose Options):

Farmers' Market Insurance (\$110)

Farmers' Market MFMA Membership (\$70)

Vendors (Please Choose One):

Vendor's Insurance *Food Only (\$65)

Vendor's Insurance **Food & Crafts (\$140)

Signature: _____ **Date:** _____

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Make checks payable to MFMA. Mail applications and payment to:

Ron Branch
1301 Firemans Lodge Rd SW
Alexandria, MN 56308
320-763-6893