



The Whistler Insurance Shoppe  
 109-4369 Main Street  
 Whistler BC, V0N 1B4  
 604-932-3888

# BC Association of Farmers' Markets VENDOR Insurance Options

*Eligibility Qualification for a Vendor*

**This program is available to the Vendors of the BC Association of Farmers Markets at their local farmers market and occasionally at other local markets and events in BC. Any business activity beyond the BCAFM markets and special events will require a Commercial General Liability listed as Option 3.**

## **Option 1 - VENDORS LIABILITY INCLUDING CRIME**

**Annual Insurance Premium \$300 plus \$25 Policy Fee  
 Total: \$325**

### **Commercial General Liability:**

Bodily Injury and property damage \$2,000,000 per occurrence  
 Personal Injury Liability \$1,000,000 per occurrence  
 Tenants Legal Liability \$ 500,000 per occurrence  
 Non-Owned Automobile \$1,000,000  
 Volunteers as additional Insured  
 Food Poisoning Included

### **Crime:**

**Money and Securities**  
 \$5000 subject to a \$1,000 deductible  
**Employee Dishonesty, Disappearance and Destruction:**  
 \$10,000 subject to \$1,000 deductible  
**Deductible:**  
 \$1000 (please refer to master policy)

## **Option 2 – VENDORS LIABILITY AND PROPERTY INCLUDING CRIME**

**Annual Insurance Premium \$425 plus \$25 Policy Fee  
 Total: \$450**

### **Commercial General Liability:**

Bodily Injury and property damage \$2,000,000 per occurrence  
 Personal Injury Liability \$1,000,000 per occurrence  
 Tenants Legal Liability \$ 500,000 per occurrence  
 Non-Owned Automobile \$1,000,000  
 Volunteers as additional Insured  
 Food Poisoning Included

### **Crime:**

**Money and Securities**  
 \$5000 subject to a \$1,000 deductible  
**Employee Dishonesty, Disappearance and Destruction:**  
 \$10,000 subject to \$1,000 deductible

### **Property Limits:**

**Business Property Limit:**  
 Including Property in transit and signs  
 \$10,000 (Replacement Cost Basis no Co-Insurance Clause)  
**Option to increase** to \$20,000 for additional \$75 fee

### **Deductible:**

\$1000 (please refer to master policy)

## **Option 3 – FULL COMMERCIAL GENERAL LIABILITY**

**Annual Insurance Premium based on business activity and coverage required.**

### **Commercial General Liability:**

Terms of coverage is based on type and scale of business operation and can include \$2,000,000 to \$5,000,000 of liability and property.  
 This coverage would not be restricted to Farmers Markets and Special Events as in Option 1 and 2. Coverage is suitable for larger businesses that operate beyond kiosk/table/booth. Option 1 or 2 is not required in option 3 is purchased.

**Preferred Pricing offered to Members of the BCAFM. Please call 604.932.3888 for a Quote.**

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## Frequently Asked Questions

**Question 1.** *Are Internet sales included in the Insurance Package?* Yes sales within Canada are not excluded in the liability coverage but should not be the primary component of your business within the market vendor program.

**Question 2.** *Can I attend other markets on a weekly basis other than those offered by the BCAFM?* Yes, as long as you are a Vendor Supporter in good standing, you are able to attend other markets to sell your goods at a kiosk/table/booth.

**Question 3.** *What is the difference between option 1 and 2?* Option 1 is liability only and does not include coverage for your stock and equipment. If you require property insurance (stock and equipment), option 2 includes \$10,000 of coverage with the option to increase to \$20,000 for an additional \$75 premium. Other limits can be considered but the premium will change. A more generic coverage can be offered to those that fall outside the guidelines of Option 1 and Option 2.

**Question 4.** *Can I include other named insured's on my policy Certificate?* Yes if this is a requirement from the markets you attend, please list all named insured along with your application for Insurance. If we receive your request after your certificate has been issued, the insurance company will request a \$25 amendment fee.

## How To Apply

You will need a copy of the application which can be found on the [www.bcfarmersmarket.org](http://www.bcfarmersmarket.org) under **Become a Vendor Supporter** or contact the Whistler Insurance Shoppe. Please send your application either by fax/email/mail to address on the application. **Please include your Vendor Supporter number** as your application can not be processed without this number. Please select the type of coverage at the top of the application and include all of your contact information including your email address.

**Payment** - You can include your credit card number or send a cheque to the Whistler Insurance Shoppe. Once the policy is approved, we will apply your payment and send you your policy via email on the effective date of coverage. Once approved, your coverage is valid for 365 days and you will be asked to renew one year after the effective date.

**Questions** - If you have any question regarding the actual coverage and policy wording, please call the Whistler Insurance Shoppe at 604-932-3888 during regular business hours (Monday to Friday 9 to 5). You can also request the Master policy wording which can be sent to you via email in the form of a PDF.

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