



## DDA Market Vendor Insurance Info

### *Learn about why we now require insurance and some great insurance options*

The Dallas Downtown Association (DDA) is the financial entity and the insurance provider for the Dallas OR Farmers' Market. The DDA recently learned that they were not carrying the proper insurance that is necessary for many of their events including the Market. As a result of this new analysis, their policy was evaluated and deemed to be missing some key components. One of these is requiring individual vendors to carry insurance. This insurance is necessary to protect not only the DDA but all vendors, the City of Dallas, and our customers in the event of an accident. (You can see more information about this on page 4 of this document). Please note: this is not optional. The DDA is now required by their insurance carrier to require this of vendors.

#### **In this document you'll find:**

- Listing of additional insureds
- Good options for Vendor Insurance specifically designed for craft, farm, and food vendors
- Information about requiring insurance and how it protects everybody, including you

#### **Vendor Requirement:**

Each Vendor is required to obtain general liability and property damage insurance coverage for losses arising from their activities at the Dallas OR Farmers' Market with limits of no less than \$1,000,000.00 per occurrence/ \$2,000,000 aggregate. Vendors will need to transmit to the DDA manager a copy of a Certificate of Liability Insurance confirming the required insurance coverage and naming both the Dallas Downtown Association (184 SE Oak St, Dallas, OR 97338) and the City of Dallas (City of Dallas, 187 SE Court St, Dallas, Oregon 97338) as additional insureds under the policy.

#### **Additional Insureds:**

Use these names and addresses for your two additionally insured requirements:

**Dallas Downtown Association**  
**184 SE Oak St, Dallas, OR 97338**  
+  
**City of Dallas**  
**187 SE Court St, Dallas, Oregon 97338**

**Good options for Vendor Insurance:**

These companies appear to have competitive rates. However, this is not an exclusive list, and feel free to shop other options as long as you meet the minimum requirements. Please be in touch if you learn of other resources/insight that might be useful for your fellow vendors!

Note: If you already have insurance through your business or farm, you may already have the insurance coverage required on page 1 and just need to get and submit the Certificate of Liability Insurance confirming the required insurance coverage and naming both the Dallas Downtown Association (184 SE Oak St, Dallas, OR 97338) and the City of Dallas (City of Dallas, 187 SE Court St, Dallas, Oregon 97338) as additional insureds under the policy. Call your insurance agent to find out.

**ACT (Artists, Crafters, Tradesman) Insurance**

[Artist and Craft Show Liability Insurance | ACT Insurance](#)

Learn more here: [Compare Annual vs Show Policies | ACT Insurance](#)

**FLIP (Food Liability Insurance Program) Insurance**

[Best Food Business Insurance - FLIP](#)

Learn more here: [Farmers Market Insurance | Food Liability Insurance Program](#)

**Campbell Risk Management Insurance**

Campbell Risk Management has worked closely with the national Farmers Market Coalition to develop a National Farmers Market Vendor Liability Insurance Program. It provides \$1,000,000 per occurrence in both commercial and product liability coverage with no deductible and a \$2,000,000 annual aggregate limit. Premiums typically run from \$275 to \$425 per policy year, depending on gross annual farmers market sales. The policy includes coverage for all farmers markets at which a vendor sells and automatically covers the market as an additional insured (for no extra charge).

[Vendor Insurance and Producer Insurance | Campbell Risk Management](#)

**Thimble Insurance**

Very user friendly and has many flexible plan options.

[Home - Thimble](#)

**Local Options**

If you would like a local (Dallas) reference please let me know and we can provide you with a few good options.

## General Info about Market Vendor Insurance:

Infographic about ACT's most common insurance claims below:



**OFMA urges every vendor to carry insurance:**



**Vendor General and Product Liability Insurance**

General and product liability insurance carried by a farmers market vendor, not the market itself. Although the market does not generally pay for or carry this type of insurance, we mention it here because the vast majority of Oregon farmers markets (85% of farmers markets who responded to our 2019 Census Survey) require all or some of their vendors to carry their own insurance, in addition to the insurance that the market itself carries.

Vendors may ask why they should get insurance when the market is buying insurance. Markets generally cannot get insurance that would cover all vendor activity; and underwriters are concerned that vendor actions or inactions could increase risk for the markets. More and more underwriters are beginning to require that vendors be covered individually if they are to underwrite the farmers market's policy. If your insurer has vendor insurance requirements, typically the market would be told to require your vendors to name the market as an "additional insured" and perhaps even need to submit all of these "AI" certificates each year as proof. Be sure to discuss with your current or prospective insurance agents when selecting or renewing your policy.

## Farmers Market Insurance as a Risk Management Tool

### Overview

While a farmers market may experience many years of incident-free operations, unfortunate events and accidents can and do occur. Here are just a few possibilities:

- a customer slips, falls, and is injured;
- the wind catches a vendor's tent or sign and it hits a person or vehicle, causing damage;
- vehicles collide in the parking lot;
- contaminated food sold by a vendor causes illness;
- a vendor challenges a decision by a market owner, board member, or market manager.

Most often, accidents and events like these are resolved without legal conflict. However, when the issue does escalate into a lawsuit, attorney fees and judgment or settlement costs can threaten a market's financial stability. Even when those lawsuits are dropped, the time and money needed to handle the issue can seriously challenge the market's reputation, owners, and managers alike.

### **2. I require all my vendors to carry insurance. Why does the farmers market itself need insurance if all the vendors have coverage?**

Both vendors and the farmers market itself need insurance. This is because both the farmers market itself and the vendors might be separately responsible for an event or injury. They both need insurance to defend themselves individually. Let's take an example. Say that a vendor's sign has protruding nails and that a child trips and falls into the sign, getting a large cut in the process.

The child (or more likely, the child's health insurance company) may decide to file a lawsuit to recover for those injuries. The injured party might claim that the vendor is responsible because the vendor left protruding nails in the sign. The injured party can also claim that the farmers market is responsible because it didn't stop the vendor from using a sign with nails sticking out. Both parties need insurance because both can be responsible. (It is possible for vendors, markets, and site hosts to make each other "additional insureds," which can also address this need.) For more information on additional insurance options see the second tab on this page.

## **Two Types of Producer Liability**

- Producers are exposed to two types of risk when selling at a farmers market
  - Producer General Liability
  - Product Liability

### **Producer General Liability**

- Producer General Liability
  - These are the risks that are an inherent part of being a vendor at a market.
  - These risks include:
    - Trip and fall
    - Unsecured tent injuring an individual
    - Most accidents in and around the farmers market

### **Product Liability**

- Product Liability
  - Associated with the risk involved with selling products, especially food, at market.
  - Most common example is food poisoning.

### **Requiring Product and General Liability to Protect the Market**

- As a market manager, it is critical that you encourage your producers to have insurance.
- If a claim is filed against a producer it is likely that the claim will also involve the market, and possibly the market manager.
- If the producer does not have insurance, the market and market manager will carry the financial responsibility resolving the claim.

## **Requiring Product & General Liability to Protect the Producer**

- Market Managers should also encourage producers to have insurance for the benefit of the producer.
- In the event of a claim, a producer could be responsible for legal fees, and reparations to the claimant.
- Without an insurance plan, legal fees and reparations could dramatically hurt the financial standing of the producer and his or her business.

Thank you and please reach out any time with questions!

Contact: Helen, [ddaprogrammanager@gmail.com](mailto:ddaprogrammanager@gmail.com)