

FMC and Campbell Risk Management Make Farmers Market Insurance Available to Producers Nationwide

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Recognizing the need for affordable liability insurance for farmers market vendors, the Farmers Market Coalition has partnered with Campbell Risk Management (CRM) to help make their farmers market insurance program available at a national level.

CRM's policy provides producers with \$1 million in general and product liability insurance per occurrence, with a \$2 million annual aggregate limit and no deductible. This policy covers a producer's participation at all markets he or she chooses to list on the insurance application, including all products typically seen at farmers markets, from meat and dairy to crafts and homemade cosmetics.

Although this policy has in the past been offered for \$350 for producers generating less than \$50,000 per year through insured market activities, the Farmers Market Coalition's support has helped CRM make this policy available at the same \$350 rate for producers generating up to \$100,000 in annual farmers market sales. Producers generating in excess of \$100,000 also have access to this policy, with an approximate cost of \$5 per \$1,000 in sales above \$100,000. Coverage is provided by an A+ rated insurance company.

Stacy Miller, Farmers Market Coalition Executive Director, notes, "More than half of FMC's farmers market members require their producers to carry liability insurance, but finding an insurance company that both understands farmers markets and offers good coverage at a competitive rate can a challenge." This kind of program is perfectly suited to fill this need, helping mitigate legal liability for small-scale farmers and other food entrepreneurs.

Miller adds that the Farmers Market Coalition is "pleased to help make this policy available at a national level, and to help our state farmers market association members offer it as a service to their members." Associations interested in promoting this insurance opportunity to their members may contact CRM to have their name added to the CRM website as a program partner and have an insurance application form tailored for their state.

To contact Campbell Risk Management, please email or phone Larry Spilker at lspilker@campbellrisk.com or 800-730-7475 ext. 203. Learn more [here](#).

Source: http://farmersmarketcoalition.org/crm_insurance/