

## Insurance

The Missouri Farmers Market Association/Missouri Farm Bureau group policy is available to Missouri Markets who are market members of MFMA. It is a general liability policy. Coverage is listed on the application which can be downloaded at: <http://missourimarkets.wordpress.com/>

### **How much does the insurance cost?**

The annual fee of \$100 or \$110 includes the following:

2014 MFMA market membership dues—\$30  
2014 Farm Bureau membership—\$30  
2014 Insurance premium—\$25  
2014 MFMA handling fee—\$15

Plus 2014 Controlling interest (if any) - \$10

### **Who do I make the check to and where do I send it with the application?**

The check should be made to MFMA and sent, with the application, to:

Brad Gray, MFMA treasurer  
710 South Hickory Street  
Mt Vernon, MO 65712

The treasurer will forward the application and the appropriate dues and premium to Missouri Farm Bureau.

### **Who is insured by this policy?**

**The Farmers Market** - which must be a legal entity. Even if the market is operated under the umbrella of another organization, the market itself must be incorporated separately from any other organization or individual. To incorporate your market, go <http://sos.mo.gov/business/corporations> and click "starting a business". Most Missouri markets incorporate as non-profits. It is inexpensive, quick and easy. However, MFMA cannot give you legal advice so you may want to consult a lawyer prior to incorporating.

Can I get insurance as an individual since it's listed on the application? No, to insure the market, the market itself must be a legal entity.

**Lessors** - If your market operates on property

you do not own, you may add the owner of that property as an additional insured at no additional cost. The property owner's coverage extends only to liability that arises in connection with the farmers market. You must list the property owner in the appropriate blank at the bottom left of the application.

**Controlling Interest** - if your market is sponsored by another group or business, you may add that sponsor as an additional insured at an additional cost of \$10 per year. The controlling interest's coverage extends only to liability that arises in connection with the farmers market. You must list the controlling interest in the appropriate blank at the bottom left of the application.

### **We don't want to incorporate our market. can we still get insurance?**

No, Farm Bureau will verify your market's legal status with the Missouri Secretary of State. If it is not shown as incorporated in the state of Missouri, they will not issue insurance to your market.

### **What is the effective date for the policy?**

If your market meets Farm Bureau's requirements, the policy takes effect with the postmark of your envelope containing the dues, fees and executed application. The insurance runs through December 31 regardless of start date.

### **I must answer "no" on several of the questions on the application. Does that disqualify my market?**

Not necessarily, but your local agent may contact you for clarification.

### **We have vendors selling baked goods and crafts. can we still get insurance?**

Yes, MFB will cover markets selling products typically sold at Missouri markets such as value added and crafts. They will not, however, cover any market which sells flea market or used items, including used farm equipment.

**Our market has already bought its insurance for the year. Can we still participate?**

If your policy is pro-rated you should be able to switch to this policy and receive a refund on a portion of the premium on your original policy. Check with your agent.

**We have a tomato festival every year. Would that qualify as a special amusement event?**

Routine market events would not normally be considered special events (even though the market considers them special). Farm Bureau will not cover any market that sponsors carnival type activities including climbing walls and bounce houses or petting zoos, pony rides, hayrides or dances. If your sponsoring organization sponsors such activities they must be held separate and apart from the market and neither the market nor the sponsoring agency is provided any coverage by Farm Bureau in regard to those activities.

**If we have a claim, who do we contact?**

Your local Farm Bureau agent.

**Will our market receive a certificate of insurance?**

Yes, Farm Bureau will send a certificate of insurance directly to each insured market.

**Does this policy cover the vendors at my market?**

No, vendors should have their own insurance policy.

**What if I receive a renewal fee or dues notice directly from Farm Bureau?**

Do not pay it. Instead send the bill to our treasurer. You will always be billed directly by MFMA.

**Where can I get more information?**

Call or email Brad Gray at 417 708-1909  
[Bgray1@gmail.com](mailto:Bgray1@gmail.com)

The above items are provided merely for informational purposes and they do not modify or alter actual policy language.