



Insurance

The Missouri Farmers Market Association/Missouri Farm Bureau group policy is available to Missouri markets who are market members of the MFMA. It is a general liability policy. Coverage is listed on the application for which can be downloaded from: <http://www.agrimissouri.com/farmersmarket.htm>

Frequently Asked Questions:

What's the cost?

\$100 which includes the following:

2009 MFMA market membership dues - \$30

2009 Farm Bureau membership dues- \$30

2009 Insurance premium - \$25

2009 MFMA handling fee - \$15

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 on the reverse, to:

MFMA

PO Box 1

Webb City, Missouri 64870

The treasurer will forward the application and the appropriate portion of the fees to Missouri Farm Bureau.

What does "The farmers market must be a legal entity" mean?

A legal entity can be a corporation, partnership, individual, joint venture, etc. Incorporating is an easy and inexpensive way to meet this requirement. Check with a lawyer for advice or go to the Missouri Secretary of State's web site for information on incorporating. Most markets incorporate as nonprofits.

Go to: www.sos.mo.gov

Does this policy cover the vendors at my market?

No, this policy is for farmers' markets only. Vendors should have their own insurance policies.

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 do not own the land our market operates on. Can we get our landlord listed as an additional insured?

Yes. There is a place to add that name on the bottom of the application.

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 cover any market which sells flea market or used items or farm equipment.

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 certainly considers them special). Events that would trigger a "yes" response to the question would be activities with added risk like carnivals, dances, hayrides, etc.

What is the effective date for the policy?

The policy runs from receipt of fee and application or January 1, whichever ever is later, through December 31.

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.

Where can I get more information?

Call or email Eileen Nichols, MFMA treasurer, at 417 673-5866 or eileennichols@sbcglobal.net.
