

## **Keauhou Farmers Market Vendor General Liability Insurance Policy**

It is required that all vendors carry their own liability insurance, which will cover themselves, as well as the Kona County Farm Bureau and Keauhou Shopping Center as additional insured. The vendor must provide a Certificate of General Liability prior to their first date of vending at the Live Market. This requirement does not apply to those vending only through the Online Market.

Some vendor options to purchase coverage compliant with this requirement are:

- 1) Vendors can get insurance on their own. Average cost is approximately \$750.
- 2) Obtain an insurance policy specifically designed for our type of market vendor, namely a complete farm and market policy. Policies start at \$299 and can be accessed online at: <https://www.fliprogram.com/farmers-market-insurance> .
- 3) Obtain a specific policy which covers vendors during market days only (as opposed to 365 days a year). Costs vary but are expected to be much less than a traditional policy. <http://www.theEventHelper.com>

### **MINIMUM DETAILS:**

\$1,000,000 per occurrence and \$2,000,000 general aggregate

Additional Insured: Kona County Farm Bureau

Kona County Farm Bureau  
PO Box 2341  
Kealahou, HI 96750

Additional Insured: Keauhou Shopping Center

Washington Prime Group  
ATTN: Property Management  
78-6831 Alii Drive, Suite 162  
Kailua Kona, HI 96740

**ADDITIONAL INSURED ENTITIES ARE NOTIFIED WHEN COVERAGE IS CANCELLED OR DISCONTINUED.** Should we receive notice that a vendor's policy has been discontinued, the vendor will be required to show that a replacement policy is in effect, prior to attending the next market.