



Cooperstown Farmers' Market

P.O. BOX 1130 • COOPERSTOWN, NY 13326

PHONE & FAX: 607.547.6195

2010 Liability Insurance

Types of Insurance

There are two types of liability insurance appropriate for farmers' market vendors.

- General liability which insures the vendor's space against accident claims by customers.
- Product liability which insures the vendor's product against claims related to the manufacture or sale of products, food, medicines or other goods to the public. It covers the manufacturer's or seller's liability for losses or injuries to a buyer, user or bystander caused by a defect or malfunction of the product.

Procuring Insurance

There are three choices for procuring insurance.

- You may choose to be added to the Otsego2000 policy which is general liability for the premises ONLY. The amount of coverage is \$1 million per occurrence and \$2 million aggregate. The cost is \$43 per year.
- Or contact your insurance agent to add liability insurance coverage to your existing home owners policy, prices vary.
- Or purchase a General Liability and Products Liability policy for your business, prices vary.

Please note the following organizations are required to be named as "additional insured" on all vendor policies:

- Cooperstown Farmers' Market, Otsego 2000, PO Box 1130, Cooperstown, NY 13326
- The Scriven Foundation, 1 Rockefeller Plaza, 31st Floor, New York, NY 10020

Applicants that do not select the Otsego2000 policy are required to provide proof of insurance.