



After picture of tents following a severe, sudden windstorm at Crossfield Farmers' Market in 2019!

WHY DO I NEED VENDOR INSURANCE AND HOW WILL IT BENEFIT ME?

What If?

- During a strong wind, a tent lifts into the air and hits and hurts a person or damages a parked vehicle
- During a sale, a person slips while in your area and gets hurt
- During a sale, a person knocks your table, the table falls, and a customer is hurt
- Someone gets sick or reacts to the product you are selling at the market
- Someone breaks a tooth on your food

Am I covered?

If you have vendor liability insurance to cover the market, then you would be covered. If not, you would have to pay for the damages from your own pocket. Some claim settlements can be quite large and you could lose your savings or even your home to cover the losses. ***The market's policy does NOT cover individual vendors!***

What is the purpose of vendor insurance?

Vendor insurance is meant to protect the holder against lawsuits from third parties stemming from personal injury or property damage. Vendors are open to a significant amount of liability. Vendors can sell anything from jewelry to scrumptious foods. Different items carry different amounts of risk of a potential lawsuit. For example, a vendor who sells bracelets has less liability than a vendor who owns a food truck that requires a heating source that can cause burns. Regardless of the level of liability, every vendor is susceptible to some type of it. Vendor insurance can protect vendors from the financial losses that can accompany a lawsuit.



Additional Benefit: The ability to do business at other locations

One important reason for vendors to carry specific vendor's liability insurance is that it opens up more business opportunities. Most public farmers' markets, fairs, art and craft sales, music arenas, and other venues where vendors are common fixtures require their vendors to carry insurance policies. Having vendor insurance allows vendors to have additional job opportunities, which results in the ability for them to make more money.



What does vendor insurance cover?

Duuo's Preferred Vendor Insurance policies cover the following:

- Liability (Bodily Injury & Property Damage)
- Tenants' legal liability
- Medical payments*
- Products-completed operations

*We offer limited coverage for medical expenses incurred. For more detailed information on what's covered, please refer to your policy.

[Alberta Farmers' Market Association vendor-members](#), will automatically receive preferred pricing for the cost of your policy. There are no service or cancellation fees. **Packages start at just \$12 for a one-day policy, with a 150-day policy averaging out to just \$1.25 a day!**

Based on the circumstances of the last two years, you're well aware that life can be unpredictable. With this in mind, it's important to prepare for the unexpected while attending markets! In an effort to ensure our vendors can put their best foot forward at our market, **we strongly suggest all vendors have coverage in place to keep them protected should something go wrong.**

Vendors can get covered in less than 5 minutes with [Duuo's](#) quick and simple platform. To purchase a package, simply click the link below to get started.

[Purchase Coverage](#)