

Farmers Market Vendor Insurance Options



Insurance Options

In accordance with all City facility vendor agreements, all Vendors are required to procure and maintain, at the sole expense of the Vendor, Commercial General Liability with a combined single limit of coverage no less than one million dollars (\$1,000,000) per occurrence and one million dollars (\$1,000,000) in the aggregate for the entire duration of the event.

Important Insurance Requirements:

- Limit: \$1,000,000/occurrence & \$1,000,000/aggregate
- The Policy Effective dates should cover the entire duration of the event
- The policy should list the City of Loveland, CO as an Additional Insured
- A Certificate of Insurance (COI) must be provided to the City 5 days prior to the first day of the event

To assist Vendors with securing this coverage, below is a list of several insurance carriers who have historically been able to offer insurance policies that meet the described insurance requirements.

For each of these carriers, simply navigate to their website outlined below. Once on their page, follow the onscreen prompts to fill in the necessary information. Once you have filled in all required information, the website will provide a quote for your scheduled event. Once quoted, you will have the option to pay for the policy with a credit card. Once payment is made, the website will automatically generate a Certificate of Insurance (COI) that must be provided to the City prior to the start of the event. Questions on the quoting process or on the available coverage options should be directed to the phone numbers & emails of the chosen carrier listed on their website.

Campbell Risk Management Insurance

- Website: <https://www.campbellriskmanagement.com/>

ACT Insurance

- Website: <https://www.actinsurance.com/>

FLIP Insurance

- Website: <https://www.flipprogram.com/>

Thimble

- Website: <https://www.thimble.com/>

Insuranks

- Website: <https://www.insuranks.com/>

Disclaimer:

The Vendor is in no way required to use these carriers. This list is not exhaustive of all possible insurance carriers the Vendor may have access to and the Vendor is welcome to utilize any insurance carrier of their choice, so long as the insurance provided meets the above requirements. These insurance carriers are in no way affiliated with the City of Loveland, Colorado and, as such, the City in no way guarantees the services or products they offer.

We will not offer insurance waivers for vendors that sell

- Alcohol
- Prepared Food
- Knife Sharpening Services

Evidence of Insurance/Request for Waiver of Insurance

The City of Loveland requires that the Vendor carry sufficient insurance to participate in the City of Loveland Farmers Market to reserve a space under this agreement. At its sole discretion, the City may determine that insurance requirements may be waived. In order to meet the insurance requirement, Vendor shall provide a Certificate of Insurance showing coverage for General Liability. The Certificate of Insurance can be substituted in other forms acceptable to the City.

If the Vendor or its management company do not have coverage, Vendor must state so below and request a waiver of this requirement.

_____ **Yes, I have insurance and have provided proof as requested.**

_____ **No, I do not have insurance and am requesting a waiver for the insurance required under this agreement.**

Signature

Date