

Vendor Insurance

INFORMATION SHEET

The Esquimalt Farmers Market requires ALL of its vendors to provide valid **liability insurance** for their approved market dates. If you do not provide insurance with your initial application, you will be required to obtain and upload a copy of your policy to your Vendor Profile **within 14 days** of receiving your invoice. Failure to provide this by the deadline may jeopardize your approval to attend the market.

Why do vendors need insurance?

As stated in our [Policies & Procedures](#) (15.1) insurance is mandatory, for each and every vendor. EFM's insurance policy only covers the EFM Society, staff and performers. It does not cover individual business' products or injury caused within your booth/tent space. We need you to be protected!

What do I need to provide?

An insurance policy that is valid for all of your approved market dates and must have the Esquimalt Farmers Market Society **named** on the document. If you already have business insurance, you can add EFM on to your existing policy. If you are vending at multiple EFM locations, you should confirm with your insurance provider whether they require multiple addresses to be listed. There is no minimum deductible.

Please upload a **pdf file** and **enter the expiry date** in your Vendor Profile (application) in Marketwurks, in the appropriate field. Do not send your insurance via email. If you have not yet registered your vendor profile in Marketwurks, please follow the instructions on how to do so at this link: [Esquimalt Farmers Market \(mymarket.org\)](https://www.esquimaltfarmersmarket.org/mymarket.org).

Vendor Insurance continued

Where can I purchase insurance?

1) For short-term policies, we've partnered with Duuo Insurance to offer our market vendors affordable insurance coverage that meets our requirements. Single day coverage and flex-packages begin at just \$13 per day. Get set-up in minutes [HERE](#). Please note that you will require separate policies for each market location. Full-season/weekly vendors must provide policies that are valid for their entire season. 1-7 day policies are only permitted for casual/drop-in vendors, otherwise additional administrative fees may apply.

2) The British Columbia Farmers Market Association (BCAFM) offers discounted annual insurance group rates and relevant vendor plans for their Vendor Members through Western Financial. If you are vending full-time, this is likely the most affordable option. You can find out more [HERE](#).

3) If you already have business insurance, you just need to add EFM to your existing policy.

4) Do you have renters insurance, car insurance etc? Check in with your insurance provider to see if they are able to provide you with a quote!

What is EFM's address?

Summer Markets:

Memorial Park -1200 Esquimalt Rd, V9A 3N8

Gorge Park - 1070 Tillicum Rd, V9A 2A1

Fall and Holiday Market:

Esquimalt Recreation Centre, 527 Fraser St, Victoria, BC V9A 6H6

Legal Address:

1124-242 Mary Street, Victoria, BC, V9A 3V9