

2024-25 Liability Coverage Pricing & Billing

For questions about liability coverage, please contact our Liability Assistant at liability@massfarmersmarkets.org, or 781-893-8222.

Liability Coverage Pricing

Note: An active annual membership in good standing is required to qualify for the member price for liability coverage. Annual membership runs January 1 - December 31 and costs \$120.

Type	Member Premium	Non-Member Premium	Includes
Seasonal Liability Plan	\$410	\$530	1 location 1 day per week 1 additional insured [†] <i>*Best for markets with one season</i>
Annual Liability Plan	\$600	\$940	1 primary location 1 day per week per location 1 change of address (for 2nd season) 1 additional insured per location [†] <i>*Best for markets with two seasons, i.e. a summer and a winter market</i>
Pop-Up (1 day event)**	\$150	\$150	1 location 1 additional insured <i>**Available only with existing MFM seasonal liability coverage. Consider upgrading to an Annual Plan if you anticipate having more than one pop-up event per year at the same location.</i>

[†]More additional insured can be added for a fee. See below.

If your market doesn't fit into any of the plans listed above, please contact us so we can customize liability coverage to meet your market's needs. Contact info is available at the top of this document.

Liability Coverage Additional Fees

Type	Fee	Info
Additional Insured (each)	\$53	For property owners or corporate owners only, not individuals
Change of Address	\$50	Required when a market changes location
Expedited Processing	\$25	For turnaround of less than two weeks. Any additional incurred fees (such as overnight delivery via FedEx) will be charged to the requestor

Type	Billing Timeframe
Seasonal Liability Plan	Billed at time of application. Note: <i>Membership fee will be billed at the same time for those electing this plan if choosing the member rate.</i>
Annual Liability Plan	<p><i>For your convenience, we offer split billing for those taking advantage of our Annual Plan:</i></p> <ul style="list-style-type: none"> ● November/December <ul style="list-style-type: none"> ○ Members: \$310 = \$190 liability + \$120 membership for following year ○ Non-Members: \$410 ● April/May <ul style="list-style-type: none"> ○ Members: \$410 ○ Non-Members: \$530 <p><i>You can always elect to pay your Annual Liability Plan fee in full when you sign up for it. Please let us know if you'd like to do that.</i></p>
Pop-Up (1 day event)	Billed at time of application. **Available only with existing MFM seasonal liability coverage.

Pricing Examples

Please note that these are meant to be illustrative examples only and do not represent all possible situations or scenarios.

#	Scenario	Member Premium	Non-Member Premium
1	Summer market only <ul style="list-style-type: none"> ● Once a week, June-October @ City Park in City XX ● Certificate holder is market manager or FM association ● Property owner (City of XX) wants to be included as insured 	\$410 Seasonal Plan	\$530 Seasonal Plan
2	Same as Scenario 1, <i>except:</i> <ul style="list-style-type: none"> ● Market held at a property with both an owner and property manager ● Both property owner and property manager each want to be included as insured <ul style="list-style-type: none"> ● Add \$53 (additional insured) 	\$463	\$583
3	Same as Scenario 1, <i>except:</i> <ul style="list-style-type: none"> ● For the month of October only, location moves to different site, but similarly owned by City XX. <ul style="list-style-type: none"> ○ Add \$50 (change of address fee) ○ No additional insureds needed 	\$460	\$580
4	Same as Scenario 1, <i>except:</i> <ul style="list-style-type: none"> ● For the month of October only, location moves to somewhere else in City XX, property owned by someone other than original property owner; owner wants to be included as insured <ul style="list-style-type: none"> ○ Add \$50 (change of address fee) ○ Add \$53 (additional insured) 	\$513	\$633

Pricing Examples (continued)

#	Scenario	Member Premium	Non-Member Premium
5	Winter market only <ul style="list-style-type: none"> Once a week, November-March @ Municipal Building in City XX Certificate holder is market manager or FM association Property owner (City of XX) wants to be included as insured 	\$410 Seasonal Plan	\$530 Seasonal Plan
6	Summer market <ul style="list-style-type: none"> Once a week, June-October @ City Park in City XX Certificate holder is market manager Property owner (City of XX) wants to be included as insured Winter market <ul style="list-style-type: none"> Once a week, November-March @ YMCA in City XX Certificate holder is market manager Property owner (YMCA) wants to be included as insured 	\$600 Annual Plan	\$940 Annual Plan
7	Summer market only <ul style="list-style-type: none"> Twice a week, June-October @ City Park in City XX Certificate holder is market manager or FM association Property owner (City of XX) wants to be included as insured 	Contact us for pricing	Contact us for pricing
8	Other scenarios	Contact us for pricing	Contact us for pricing

FAQ's

Q: What is this new Annual Liability Plan I've been hearing about?

A: In response to feedback and requests from our members and others who purchase liability coverage through Mass Farmers Markets, we are now offering a liability plan at a discounted rate for groups that run both a summer and winter farmers market.

In the past, organizations have paid \$410 per season (members) or \$530 person (non-members), **per season**. This means that a member with both summer and winter markets was paying \$820 and a non-member was paying \$1,060.

With our new Annual Plan, your group can have full-year coverage for only \$600 (members) or \$940 (non-members). See Pricing and Additional Fees for more details on what's included and what will result in an extra charge.

Q: My summer and winter markets take place in different locations and/or on different days of the week. Can I take advantage of the Annual Liability Plan?

A: Yes, as long as your markets meet the requirements below:

- Both markets must be run by the same organization
- Both markets must be located in the same city/town

Q: My group only runs an 8 week winter market. Why do I have to pay the same as a summer market that runs twice as long?

A: Unfortunately, we do not offer prorated pricing based on the length of your market season.

Q: If I elect an Annual Liability Plan and I have a winter market that starts in November/December 2024 and ends in 2025, why do I have to pay my 2025 Membership Fee in November 2024 to get the member price? Doesn't my 2024 Membership Fee cover me?

A: Under our Annual Liability Plan, continuous membership must be maintained to qualify for the Member Price. This means that if you have a market that starts at the end of one year and goes into the next, you must pay your membership fee for the next year before a certificate of insurance (COI) will be issued.

Example:

You sign up for an Annual Liability Plan in November 2024 with the intent of having:

- A winter market that runs from December 1, 2024 to March 31, 2025
- A summer market that runs from June 1, 2025 to October 31, 2025

Because part of your winter market occurs in 2024, you would be required to sign-up for/renew your membership (\$120) with us in November 2024 (for all of 2025). Under our split billing option, we would bill you for your liability (\$190) at the same time, for a total bill of \$310. Of course, you always have the option to pay for your entire Annual Liability Plan in November if you'd like.

Any additional locations and/or additional insureds will incur additional charges as described above in the Additional Fees section.

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