

Understanding why you need INSURANCE for Osoyoos Market On Main

* Our market site is owned by the Town of Osoyoos, and requires Liability Insurance when using their property

* Insurance can protect you in the event a customer has an adverse reaction to your product (product liability insurance), as well as for other events that may happen at your market stall, such as part of your display falls and injures someone or a customer tripping on your table leg or tent pole in your stall which you are liable for. Individual Vendors are not covered under the market insurance

*Insurance protects you and your business against the unexpected financial burden of an unforeseen event of being sued

*You should not assume that you won't be sued because your customers like you so much, your customer may have no choice.

Insurance Liability Options:

1. An additional rider on your home, farm or commercial insurance-
Please have discussions with your Agent

Cost: Starting as low as \$100.00 per year (depending on provider)

2. Vendor Liability Coverage Insurance Policy- Beacon Underwriting Ltd.

Cost: Starting around \$350.00 per year (\$2M Liability and Crime)