

# Insurance

- Who should have their name on the policy?
  - Business entity or you? Everyone should be listed as an additional insured
- What type of insurance do they have?
  - Many common policies (general farm and homeowners) may not provide protection.
    - Direct marketing introduces risks that these types of policies rarely address

# Liability Insurance

- Make the insurance agent aware of any changes and that they are covered by the policy (in writing)
  - If possible have them see the operation in person before buying a policy
  - Check in yearly to see if coverage has changed
  - What are the exclusions

# Product Liability

- Separate policies exist for those that want to cover the risks associated with selling food.

Ex. Food Liability Insurance Program (FLIP) covers farmers markets, food vendors, food carts, etc...

- We cannot recommend companies, but you can find them on the internet and shop around.

# Insurance

- Hunting accident  
(shooting example)

