

Farmers Markets – Certificates of Insurance (COI)

On Thursday, April 15, Fairfax County Park Authority hosted a session to review the current liability insurance requirements for the Fairfax County Farmers Markets. This document summarizes the key points from that session. Links to the session recording and slideshow are listed in the Resources section below.

Summary of Key Points

1. All vendors must submit a Certificate of Insurance (COI) that covers both general and auto liability. Please see attached samples.
 - a. Language in the “Additionally insured” section must match that of the sample COI
 - b. Vendors must show auto liability either in a separate COI if they have a different agent for auto liability or on the same COI if their agent covers both general and auto liability.
 - c. All submitted COIs must have the exact “Additionally insured” language as in the sample COI.

2. Fairfax County Park Authority acknowledges the difficulties in obtaining the correct language requirements for the COI. Vendors have until **June 23** to obtain the correct language. Until that time, to attend markets, vendors must have made the required stall fee payments and COIs with a minimum coverage amount of \$1 million with the following language in the additionally insured section:
The Fairfax County Park Authority and the County of Fairfax, their officers, employees and volunteers are included as an additional insured with respects to the Liability Policies as required by written contract.

3. Once the vendor has obtained a COI, it must be uploaded to Farmspread. If vendor does not know how to upload new documents ,
 - a. Go to [Farmspread](#),
 - b. Open your vendor profile and scroll to the bottom of the page.
 - c. Click on “Learning Center”.
 - d. Enter “Replace Vendor Documents” into the search bar and the instructions will appear.

Important Dates to remember:

March 12 : all stall fees were due. Late fees apply after this date.

Date of Market Opening: All required payments and COIs with minimum language must be uploaded to Farmspread

June 23: COIs with the new language are required to be uploaded to Farmspread. Vendors will not be allowed to attend market if they have not made the required payment and do not have the correct COIs.

Market Opening Dates:

April 10 Burke

April 21 McCutcheon/Mt. Vernon

April 22 Herndon

May 1 Reston

May 2 Lorton

May 5 Oak Marr

May 6 Annandale

May 7 McLean

Kingstowne

Resources

[Meeting recording](#)

[Meeting PowerPoint slide show](#)

- Virginia Tech and Cooperative Extension Service publication, Managing Liability for Agri-tourism and Direct Marketing, https://www.pubs.ext.vt.edu/content/dam/pubs_ext_vt_edu/CV/CV-25/CV-25-PDF.pdf
- Grants for small businesses:
 - VA 30 Day Fund [Home - VA 30 Day Fund](#), provides forgivable loans up to \$3,000 to small businesses in need.
 - RISE Grants [COVID-19 Small Business and Nonprofit Relief Grant Fund | Economic Success \(fairfaxcounty.gov\)](#)
 - Search your state, county and/or local jurisdiction websites for small business grant and loan programs.

***For further questions regarding insurance, contact Randy.Jouben@fairfaxcounty.gov