



We Serve

Orangeville Lions Club
75 First Street, Suite 201, Orangeville, ON L9W 5B6
Home & Garden Show

Welcome to the Show!

Vendor Insurance Requirement

Vendors participating in events are required to provide verification that they have General Third Party Liability coverage. As the number of vendors and public participation continues to increase, this requirement will better protect event attendees, other vendors, event organizers and yourself.

What Insurance Coverage Verification is Needed?

All vendors and exhibitors must provide a "Certificate of Insurance" providing proof of general third party liability coverage and name the following as additional insured on your policy for the duration of the event:

- The Orangeville Lions Club
75 First Street, Suite 201, Orangeville, ON L9W 5B6
- The Orangeville Agricultural Event Centre
247090 5 Sideroad, Town of Mono, RR#1 Orangeville, ON L9W 2Y8

Is this a new type of insurance coverage?

The requirement to provide a Certificate of Insurance is not new to most industry vendors who deal with the public at shows or events and it is not new to the insurance industry. The Orangeville Lions Club is now moving forward to implement an industry Best Management Practice for events of this nature.

How do I get this Certificate of Insurance?

There are two primary methods of obtaining a Certificate of Insurance:

- Option 1 – Your own Insurance Company
 - Some vendors already deal with clients and participate in events where this coverage verification is required. The process will normally be the same - just contact your insurance company and follow the process used for other events with similar insurance requirements.
 - Some vendors will already have general third party liability insurance coverage and this will be the first time you have been asked to meet this requirement to provide a certificate. If you already deal with an insurance company who is in the business of providing commercial/business insurance, there is a very good chance that the company already provides this type of certificate to other business owners. Normally this Certificate of Insurance can be provided to you within a couple of days of your request and often at no cost or minimal cost.
- Option 2 – Single Event Insurance
 - Vendors who do not currently have general third party liability insurance coverage may purchase insurance for the duration of the event. The insurance industry does provide insurance coverage for individuals, corporations or other organizations that set up a booth, kiosk, table or a stand at any type of event. This type of coverage is suitable for vendors and

exhibitors at consumer shows, trade shows, craft shows, food fairs, festivals, concerts, malls, flea markets and farmers markets.

- If you are purchasing this type of single event coverage please allow yourself up to 2-3 weeks to obtain coverage.
- Single Event Insurance may also be available from your current insurance provider or insurance broker (this will vary from company to company, but many providers of home or auto insurance also deal with commercial/business coverage). Should this not be the case, the Orangeville Lions Club would suggest you consider contacting any of the following providers who definitely do deal with this type of single event coverage:
 - - a. **On-Line from PAL Insurance Brokers Ltd**
The URL is <http://www.palcanada.com/en/exhibitor-liability>

 - b. **Orangeville Insurance Services Ltd.**
P.O. Box 250, 11 Mill Street,
Orangeville, ON L9W 2Z6
Phone: 519-941-1500
Toll Free: 1-888-647-7683
Fax: 519-941-7725
E-mail: hfitzgerald@oisl.on.ca
Website: www.orangevilleins.com

 - a. **Darling Insurance**
193 Aylmer St. North, P.O. Box 385
Peterborough, ON K9J 6Z3
Phone: 705 742-4245
Toll Free: 1-800-387-1627
Toll Free Fax: 1-866-516-4237
E-mail: commercial@darlinginsurance.net
Website: www.darlinginsurance.net/

Notification: *The Orangeville Lions Club does not sell or provide recommendations related to specific business insurance coverage. The Orangeville Lions Club receives no remuneration or fees from the above insurance providers.*

What if I do not want to obtain insurance coverage?

The insurance requirements for all publically attended events are evolving and the Orangeville Lions Club must evolve to remain in compliance with these requirements. Obtaining a Certificate of Insurance is now a requirement for vendors at many other events in Ontario. The number of events with this requirement is also growing – this is not a requirement that is unique to those being organized by the Orangeville Lions Club. As a result, vendors and exhibitors must also evolve and comply with today's insurance requirements.

What if I have additional insurance questions?

If you have specific questions regarding the type of insurance or limitations needed for your business or organization, they should be directed to your insurance agent or broker.