



January, 2017

Dear Iowa Farmers Market Association Members,

The IFMA board is pleased to announce that the Iowa Farm Bureau has created a new insurance policy specifically designed for Iowa's farmers markets.

A few months ago the board approached the Farm Bureau to create such a policy, and Farm Bureau released the attached information to the board in late January. Prior to this, Farm Bureau did not have an insurance policy tailored to the needs of Iowa's farmers markets: we hope this information and offer provides you with one more option as you consider your market's insurance needs.

Sincerely,

*Donna Brahms*

Donna Brahms, President  
Iowa Farmers Market Association

<http://www.iafarmersmarkets.org/home.html>

<https://www.facebook.com/IowaFarmersMarketAssociation/>

**Insured:** FARMER'S MARKET ASSOCIATION  
**Quote #:** QCP0190250-02  
**From:** LESLIE E BILLINGS  
**Effective Date:** 02/01/2017  
**Insuring Company:** Farm Bureau Property & Casualty Insurance Co.  
**Total Policy Premium:** We are pleased to present your quote for **Commercial Lines** insurance coverage in the amount of \$300.00.

**General Liability Insurance Line Limit:**

Occurrence Limit (\$):	1,000,000	Aggregate Limit (\$):	2,000,000
Personal & Advertising Injury Limit (\$):	1,000,000	Damage to Premises Rented to You Limit (\$):	100,000
Liquor Occurrence (\$):	1,000,000	Liquor Aggregate (\$):	
Products Aggregate (\$):	2,000,000	Medical Payments (\$):	5,000
Deductible Type:	Not Applicable	Deductible (\$):	Not Applicable

**Insurance Line Coverage:**

Line of Business	Coverage	Limit (\$)	Deductible (\$)	Estimated Annual Premium (\$)
General Liability	Certified Acts of Terror - Data Breach 1st Party Coverage			.00
General Liability	Certified Acts of Terror - Data Breach 3rd Party Coverage			.00
General Liability	Certified Acts of Terror - Employment Practices Liability Insurance			.00
General Liability	Data Breach 1st Party Coverage	25,000	1000	60.00
General Liability	Data Breach 3rd Party Coverage	25,000	1000	13.00
General Liability	Employment Practices Liability Insurance	50,000	2,500	77.00
General Liability	Insurance Line Minimum Premium			51.00
General Liability	Minimum Premium - Premops			83.00
<b>Total Insurance Line Coverage Premium</b>				<b>284.00</b>

**Location / Building Coverage:**

**Location#1: 123 MAIN, DES MOINES, Iowa 50310-0000**

**General Liability Coverages:**

Coverage	Class Code	Class Description	Exposure (\$)	Deductible (\$)	Final Premium Rate	Premium (\$)
Premises Operation Terrorism	15123	MARKETS-OPEN AIR (LESSOR'S RISK ONLY) OTHER THAN NOT-FOR-PRO	3,870		3.88200	15.00
<b>Total General Liability Premium</b>						<b>16.00</b>
<b>Location Sub Total</b>						<b>16.00</b>
<b>Total Premium for the Policy</b>						<b>300.00</b>

*The quotation requested should be considered an estimate. It is subject to change. The quote is only valid for 30 days.*

