

Farmers Market Loss Control Bulletin

Guidelines for Safe and Successful Market Operations

Running a farmers market requires careful planning and management to ensure the safety and satisfaction of vendors, patrons, and the community. Farmers markets face various insurance-related risks and potential losses that include general liability for customer injuries (like slips and falls), product liability for foodborne illnesses, and potential damage to property or equipment.

This bulletin outlines key considerations for administrators and vendors to minimize risks and promote a thriving market environment.

Administrative Guidelines

Management Practices of a Farmers Market

A farmers market begins with thorough research, planning, and community engagement. Key steps to consider include:

- Ensuring the location is suitable with adequate parking, accessibility, and facilities.
- Verifying that the required permits have been obtained to ensure adherence to local laws and zoning regulations.
- Developing a clear mission statement and goals for the market, such as supporting local agriculture or fostering community connections.
- Preparing a comprehensive business plan covering budgeting, funding sources, and operational logistics.

Key Management Points:

- Appointing a market manager or committee to oversee day-to-day operations.
- Implementing clear policies and procedures for market activities and resolving disputes.
- Regularly communicating with vendors and patrons through newsletters, meetings, or social media.
- Maintaining records of vendor agreements, insurance coverage, and compliance documentation.
- Requiring all vendors to have their own insurance, as well as add the market as an additional insured to their policy, providing an extra layer of protection.

Vendor Selection

Choosing vendors who align with the market's mission and quality standards is critical. Key considerations include:

- Establishing criteria for vendor eligibility, such as local sourcing, product quality, and diversity.
- Conducting a thorough application and review process for potential vendors.
- Encouraging a mix of food, crafts, and other goods to appeal to a broad audience.

Patron Safety

Ensuring a safe environment for patrons is a top priority. Steps to enhance safety include:

- Designing a market layout that minimizes congestion and provides clear pathways for pedestrians.
- Providing adequate signage for navigation, rules, and emergency procedures.
- Maintaining cleanliness and promptly addressing hazards such as spills or broken equipment.
- Establishing a plan for emergencies, including first aid, weather conditions, and crowd control.

Rules & Regulations

Comprehensive rules and regulations help maintain order and consistency. Suggestions include:

- Outlining expectations for vendor behavior, product labeling, and pricing transparency.
- Specifying operating hours, setup procedures, and teardown protocols.
- Enforcing health and safety standards in accordance with local and state regulations.
- Regularly reviewing and updating rules to reflect evolving needs and conditions.

Vendor Activities

Food Safety for Vendors

Vendors selling food items must prioritize hygiene and compliance with food safety standards. Key practices include:

- Obtaining required food safety certifications and permits.
- Ensuring proper storage, preparation, and transportation of perishable goods.
- Providing clean and sanitized equipment, utensils, and workspaces.
 - Clean and sanitize all food contact surfaces, including storage and display containers.
 Products should be kept covered, if possible.
- Labeling food products clearly, including allergens and expiration dates.
 - Name of the product.
 - Name and address of the manufacturer.
 - Weight or numeric count of the product.
 - Ingredients.
 - Preparation requirements, if needed.

Safety for Non-Food Items

Vendors offering crafts, jewelry, candles, and other non-food items must ensure product safety by:

- Using non-toxic, durable materials free from sharp edges or hazardous components.
- Complying with labeling requirements, including warnings for potential risks.
- Displaying items securely to prevent accidents or damage.

Rules for Vendor Activities

To create a cohesive market experience, vendors should adhere to the following rules:

- Respecting assigned booth spaces and avoiding encroachment on neighboring areas.
- Complying with set-up and teardown schedules to minimize disruptions.
- Maintaining cleanliness within their booth and disposing of waste appropriately.
- Adhering to all market-specific policies and guidelines.

Customer Safety

Vendors play a vital role in safeguarding customers by:

- Ensuring displays are stable and free from tripping hazards.
- Providing clear pricing and product information to minimize confusion or disputes.
- Engaging with patrons in a courteous and professional manner.
- Promptly addressing any customer concerns or incidents.

Conclusion

By implementing these guidelines, both administrators and vendors can create a safe, vibrant, and successful farmers market that benefits the entire community.

Regular evaluations and open communication will ensure continuous improvement and adaptability to meet the needs of all stakeholders.

For More Information:



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