



Auto-Owners Insurance Special Savings Program

Who is eligible for the special savings program?

To be eligible, you must be a MIFMA member. You can join online at www.mifma.org/join.

How do I apply for and pay for the insurance?

Once you are a member of MIFMA, you may be eligible for the discounted insurance (up to 10%) for your business and personal insurance. Please contact your local Auto-Owners insurance agent to learn more about the MIFMA special savings program.

How do I find my local Auto-Owners insurance agent?

Go to www.auto-owners.com. Under the Auto-Owners Name is "Find a Local Agency." Enter your zip code and click "Find".

What is the turnaround time from contacting my local Auto-Owners insurance agent to having a certificate?

It could take as little as 45 minutes. However, you must have everything your agent needs to get a qualified quote:

- 1.) Your business name
- 2.) Type of business: Sole Proprietor, Partnership, LLC, "C" Corp, "S" Corp
- 3.) Social security number for sole proprietor or Federal ID for other types of entities
- 4.) Business address
- 5.) Annual sales (may be an estimate, but be as accurate as you can)
- 6.) Number of your clients requesting to be added as "Additional Insured"

How many farmers market locations can I add to the policy?

As many as you need

Will my premium be prorated if I do not sell all season?

The policy is based on sales. It does not matter if the policy covers three months and then you cancel or if you keep it all year; the premium stays the same. It is in your best interest to keep the policy for the year and not cancel. That way it is ready for you each year.

What kinds of products can be covered by this policy?

Your agent can set up the policy to cover a wide range of products. However, you must keep track of the sales by product or you will be rated for the highest rated product for everything.

What coverage is provided when purchasing the general liability policy?

Coverage is provided for Bodily Injury (BI) and Property Damage (PD) for Premises/Operations and Products/Completed Operations.

Premises – BI or PD that occurs at your address

Operations – BI or PD that occurs at other locations you operate (e.g., a farmers market).

Products – Items you sell

Completed Operations – Work you have completed

Will this program cover me for sales that I make from my personal farm or other location?

The insurance policy covers your business no matter where you sell in this country. You can sell at farmers markets, directly to restaurants, schools, senior care facilities etc. If you have more than one retail location (other than a farmers market) it should be listed on the policy.

Once I have purchased the insurance will it renew annually?

Yes, it will renew annually.

Is there a deductible?

There is no deductible.

Who should I contact if I have additional insurance questions?

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