Dear Common Ground Country Fair Exhibitor,

We’ve received questions from several exhibitors regarding the insurance requirements for Fair participation. Detailed below are our responses to these common questions. Please note that this information is no substitution for professional advice and you should exercise due diligence when securing insurance for your Fair activities.

Having current liability insurance has been a long standing contract requirement for the Fair. As part of the 2020 General Fair Guideline update, we now require proof of insurance via a Certificate of Insurance (COI) from all participating vendors and exhibitors.

A COI which meets the criteria noted below, must be submitted to the Fair office by June 1st. If we have not received a COI, we will withhold mailing your confirmation packet, which includes parking and admission passes, and you will not be allowed to set up on site. Please be sure that the coverage and the documentation you submit meets the following requirements.

**Insurance Requirements:**

- A Certificate of Insurance listing the vendor/exhibitor as the insured. A copy of your policy is not acceptable. Only a Certificate of Insurance will be accepted.
- General liability and completed operations insurance coverage with $2,000,000 general aggregate and $1,000,000 for each occurrence for the duration of the Fair.
- The insurance must be valid for the dates of the Fair, September 25-27, 2020, and during the vendor’s move-in and move-out period.
- List MOFGA as additionally insured.
- List MOFGA as the Certificate Holder. Include on the certificate MOFGA’s address: MOFGA, PO Box 170, Unity, ME, 04988.
- Includes a description of your operation or activities at the Fair.

**Alternative Insurance Options:**

*This is not an exhaustive listing and does not imply endorsement. Please perform due diligence.*

- Livestock: Proof of membership in the Maine Association of Livestock Exhibitors (MALE) or New England Ox Teamsters serves as proof of insurance for most activities at any state fair. You can find more information at https://mainelivestockexhibitors.org/memberships/. Please send
us a photocopy of the membership cards of anyone who will be working with your livestock as proof of insurance.

- If you currently do not have insurance that meets our requirements and only want a policy for the Fair, many insurance underwriters offer short term policies. A common option through F. L. Dean Insurance, can be done directly through their website at [http://www.fdean.com/](http://www.fdean.com/). If you prefer to work through a broker, you may contact Bonnie Drummond at The Keyes Agency, 207-474-9576, who has worked with Fair exhibitors in the past.

If you have any questions, you are welcome to contact the Fair office at commonground@mofga.org or by phone at 207-568-4142.

We are looking forward to seeing you at the 2020 Common Ground Country Fair.

Sincerely,
Common Ground Country Fair Staff

April Boucher        Anna Swanson        Tami Colburn        Wendy Watson
Fair Director       Fair Coordinator    Fair Assistant       Fair Food Liaison