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Dear Vendors:

We want to thank you for your patience as we work towards bringing you fun, safe and profitable Market Season.

After some constructive feedback regarding the original 2023 Market Vendor Package, some changes were made, and new considerations were put into place. **Some important changes to note include:**

- If a vendor “sells out” prior to 2:00pm (meaning a minimum of 75% of goods sold), they may be permitted to leave early at the discretion of the market coordinator.
- Vendors will be given the option to opt. out of Community Involvement days ex. concerts, BBQs etc.
- Aggressive behavior, verbal abuse, or harassment towards staff, fellow vendors, customers or visitors in any form will not be tolerated.
- All vendors will be required to obtain a Town of Fort Frances Business License
- All vendors will be required to provide a Certificate of Insurance (see below)

The new contract was reviewed by Town of Fort Frances Senior Management and their insurance company, and they provided changes that needed to be included related to insurance.

Please note that ALL market vendors will now be required to purchase and provide the market coordinator with a COI (certificate of insurance) for Commercial General Liability Insurance. This insurance is to protect you, the vendor, in the event that you or your product cause bodily injury or property damage to the event host or visitors to your stall during the time you are operating as a vendor or if you, yourself obtain a personal injury.

A COI must be provided to the Market Coordinator before participating in the RL Thursday Markets. Due to this modification, we will be launching the first official 2023 Market Thursday on June 1<sup>st</sup>. Vendors who already have insurance, and can provide a COI may be permitted to set up for a “soft launch” on May 25<sup>th</sup>, 2023 if they so choose.

The new contracts will need to be signed and returned to Samantha. If you have already sent in a contract, your selected dates and preferred table spaces will remain reserved until your first Market, at which time you can sign the new contract. If you have not, please disregard the previous contract, and send in the updated version.

If you have any questions or concerns, please contact me.

Thank you,

*Danielle Marshall M.A.*

Danielle Marshall M.A.  
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## **INSURANCE REQUIREMENTS:**

### **All Risks Property Insurance**

All risks (including sewer damage, flood and earthquake) property insurance in an amount equal to the full replacement cost of property of every description and kind owned by the vendor or for which the vendor is legally responsible, and which is located on or about the Demised Premises, including, without limitation, anything in the nature of a leasehold improvement.

### **Commercial General Liability Insurance**

The Vendor shall, at their expense obtain and keep in force during the term of the contract, Commercial General Liability Insurance satisfactory to the Municipality and underwritten by an insurer licensed to conduct business in the Province of Ontario. The policy shall provide coverage for Bodily Injury, Property Damage and Personal Injury and shall include but not be limited to:

- (a) A limit of liability of not less than \$2,000,000/occurrence with an aggregate of not less than \$2,000,000
- (b) Add the Town of Fort Frances as an additional insured with respect to the operations of the Named Insured
- (c) The policy shall contain a provision for cross liability and severability of interest in respect of the Named Insured
- (d) Non-owned automobile coverage with a limit not less than \$2,000,000 and shall include contractual non-owned coverage (SEF 96)
- (e) Products and completed operations coverage
- (f) Broad Form Property Damage
- (g) Contractual Liability
- (h) Hostile fire
- (i) The policy shall provide 30 days prior notice of cancellation

## **Why do You Need Vendor Insurance?**

Vendor insurances is to protect you, the vendor, from the unexpected.

Vendor liability coverage protects you if a liability claim is filed against you in the event that you cause bodily injury , property damage, and personal injury to the event host or visitors to your stall during the time you are operating as a vendor.

### **Examples:**

#### **What if a food truck or trailer backed into your booth?**

The more events you attend, the more accidents can happen. Vendor liability insurance can help protect you while running your booth.

#### **What if your goods became damaged at an event?**

Rain, wind, hail, fire? If your goods were damaged at Market Thursday. No worries. Vendor liability insurance can kick in and cover the cost of replacing your lost inventory.

#### **What if your business is named in a lawsuit?**

As a vendor, exhibitor, or concessionaire, vendor's liability insurance can help protect you financially from lawsuits filed by other vendors or customers.