



INSURANCE PROGRAM FOR MEMBERS OF SMALL SCALE FOOD PROCESSORS ASSOCIATION



Who is eligible?

Program is for members of the Small Scale Food Processors Association located in Canada covering the following operations:

1. Animal Feed – Pet Food
2. Bakery Type Items (cookies; cakes; pastries, etc.)
3. Beverages – Non Alcoholic (fruit juice; cider; etc.)
4. Canning – Preserving – Pickling (fruit; vegetables; jams & jellies; condiments; chutneys; spreads; sauces; dried fruits & vegetables; etc.)
5. Coffee – Tea – Spices – Soup Mix Processing
6. Confectionery – Cocoa – Chocolate
7. Dairy Products (milk; cream; cheese; eggs; honey; creameries; ice cream; yogurt; cheese cake; etc.)
8. Fresh Food Processing (pasta; seafood – smoking/canning; stocks; etc.)
9. Frozen Food Processing (meat; fish; seafood; fruit; vegetables; etc.)
10. Fruits – Herbs – Treenut – Vegetables (fresh & processed)
11. Grain & Grain Products (flour; cereal; biscotti; pasta; breads; etc.)
12. Meat Processing & Sales (usually organic; slaughtered in Federally and/or Provincially licensed abattoir; CFIA inspected carcasses are cut and wrapped only; meat may be made into sausages, pepperoni, salami, jerky, pre-made hamburgers and similar type products)
13. Oils
14. Snack Foods (trail mix; nuts; lentils, fruit chips; tortilla chips; salsa, popcorn; pizza; dehydrated fruits & vegetables; dips; etc.)
15. Sugar – Syrup – Molasses
16. Vinegar Distilling
17. Workshops; Speaking Engagements; Kiosk at Trade Shows, Fairs, Exhibitions, Farmers Markets, etc.

What coverage is available?

\$5,000,000. Commercial General Liability (\$1,000. Bodily Injury/Property Damage Deductible)

Liability coverage includes the following extensions:

No General Aggregate	Advertising Injury	Personal Injury
Occurrence Property Damage	Contingent Employers Liability	Cross Liability
Broad Form Property Damage	Employees as Additional Insureds	Blanket Contractual
Products /Completed Operations	Incidental Medical Malpractice	Attached Machinery
Non-Owned Automobile	SEF 94 (\$50,000 Limit; \$1,000 deductible)	SEF 96 / SEF 99
\$1,000,000 Tenant Legal Liability	\$1,000,000 Forest Fire Fighting	\$1,000,000 Employee Benefits
\$1,000,000 Limited Pollution Sub-Limit	Products Recall (\$25,000 any one claim/\$25,000 annual aggregate)	Medical Payments (\$5,000 per person/\$25,000 per occurrence)

Property coverage is now available as an option.

Why might I not be eligible?

No one insurance programme is able to provide the best terms for every possible activity. Some aspects of your operation may require separate arrangements. If for any reason you do not qualify, you will be notified and alternative terms may be available.

How do I apply?

Contact:	Amanda Roberts
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Fax:	1-250-860-1213
Email:	aroberts@capricmw.ca

Please do not hesitate to call if you have any questions.