

2017 STANISLAUS COUNTY FAIR INSURANCE NOTICE

Liability Insurance is required for all Exhibitors showing large animals and horses at Fair.

Livestock Exhibitors showing large animals: Insurance can be purchased by the Club or Chapter from California Fair Services Authority (CFSA) through payment to the Stanislaus County Fair, or the Exhibitor can provide insurance under the terms required by California Fair Services Authority**. Insurance cost from CFSA per club or chapter – unlimited entries - (not for horse):

Small Club/Chapter (1-10 exhibitors): \$75.00
Medium Club/Chapter (11-40 exhibitors): \$100.00
Large Club/Chapter (41 or more exhibitors): \$150.00
Individual Exhibitor Cost: \$35.00

Horse Show Exhibitors: Refer to the Horse Department section of this handbook for insurance requirements, information and cost for entry. Horse and Livestock insurance are separate and must be paid by the Exhibitor if entered in both the Horse Department and the Livestock Department, as stated in this handbook.

If insurance is purchased from CFSA, the 4-H Community Leader or FFA Advisor will submit the required amount, based on the number of exhibitors, in cash or check to the Livestock Office *by the entry deadline- Thursday, May 18th by 5 p.m.* The Community Leader or FFA Advisor will provide the Livestock Office with a list of the exhibitor's names who are under the purchased CFSA insurance.

If you are providing your own insurance, here are your options:

****Option #1** –Homeowners/Farm Insurance Policy: due by entry deadline- Thursday, May 18th by 5 p.m.

If the exhibitor provides a Homeowners or Farm insurance policy, there must be an association between the exhibitor and the entity listed on the policy provided. The association could be the last name and address of the exhibitor matches the name and address on the policy. The Homeowners or Farm insurance policy does not need to have additional insured language listed on the policy. There is no required minimum amount of specified coverage for the Homeowners or Farm insurance policy. A copy of the insurance policy, or a copy of an insurance card, with the name and policy number listed, will be acceptable proof of insurance.

****Option #2** – General Liability Policy: due by entry deadline- Thursday, May 18th by 5 p.m.

If the exhibitor provides a General Liability policy to the fair, the minimum limits on that policy must be \$1,000,000 per occurrence. A copy of the insurance policy certificate, with the name and policy number listed, will be acceptable proof of insurance. Additional insured information must be stated on the policy as follows: "That the State of California, the 38th District Agricultural Association, the Stanislaus County Fair, their agents, directors, officers, servants, and employees are made additional insured, but only insofar as the operations under this contract are concerned".

****NOTE** - If the insurance policy is through a School District, for an FFA Chapter, the policy must state the name of the FFA Chapter and that coverage for exhibitors and animals during the fair from July 14th through July 23rd is included. Additional insured information is required for a General Liability Policy, as stated above in Option #2.

Insurance fees must be paid, or proof of insurance provided, by the entry form deadline, Thursday, May 18th by 5:00 p.m. If entering online, please notify your Community Leader or Advisor *prior to the entry deadline* if you need to be added to the Club/Chapter Insurance List or provide the Livestock Office with proof of insurance *by the entry deadline*. Insurance fees are separate from entry fees. The insurance fees must be paid separately from the entry fees (do not include all in one check). The insurance fee payment will be receipted separately from the entry fee payment. **NO ONLINE INSURANCE.**

NOTE: UC Cooperative Extension has stated that they do not provide coverage for 4-H animals should an animal injure a third party or cause property damage. It is the responsibility of the 4-H member to obtain outside insurance coverage on their animals.

Questions? – please call CFSA at (916) 263-6145 – Lianne Lewellen