

## **INSURANCE INFORMATION ALERT**

**TO: ALL FAIR MANAGERS, CFSA MEMBER FAIRS**

**RE: INDEPENDENT ANIMAL EXHIBITORS;  
LIABILITY COVERAGE**

**DATE: MARCH 23, 2001**

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CFSA has received many questions and comments from member fairs regarding liability coverage for independent animal exhibitors (exhibitors not associated with FFA, 4-H, or Grange). This topic was also discussed at the recent CFSA Risk Advisory Committee meeting. In light of the feedback we have received, **fairs participating in the CFSA Liability Program will have the option whether or not to require independent animal exhibitors (small or large animals) to obtain general liability coverage.**

If a fair chooses not to require this coverage of an animal exhibitor and there is an incident involving bodily injury or property damage to third parties, the CFSA liability program will respond on behalf of the fair if there is no other coverage available (i.e., farm owners, home owners). As with any other liability claim handled by CFSA, the fair's fees will eventually be impacted by this loss history.

Alternatively, if a fair decides that it wants independent animal exhibitors to have their own liability coverage, \$1,000,000 of liability protection can be obtained through CFSA's Special Events Program. Current fees for this program are \$18 per exhibitor for small livestock classes, unlimited number of entries (poultry and rabbit) and \$35 per exhibitor for large livestock, unlimited number of entries (cattle, goats, horses, sheep and swine). When a claim is handled under the Special Events Program, the claim does not affect the fair's individual loss history or liability fees.

If you have further questions about this topic, please don't hesitate to call Lianne Lewellen, CFSA Risk Analyst, at (916) 263-6145 or Charlie Mitchell, CFSA Risk Manager, at (916) 263-6150.

**File under General Liability  
Section 4, Special Events**