

**MADISON FARMERS MARKET**



**MARKET HANDBOOK  
MADISON FARMERS MARKET  
2025-2026**

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## 1. Mission

The mission of the Madison Farmers Market is to connect local producers of fresh food and other quality items with Madison's residents and visitors, thereby helping to provide the quality of life necessary for a vital downtown.

## 2. The Spirit of the Market

A positive sense of community and cooperation is vital to a successful farmers market. One of the key principles of a successful market is a direct relationship between producer/artisan and consumer. Vendors are encouraged to foster a sense of community and to develop a positive relationship with their customers, fellow vendors and the market manager. Vendors are expected to speak positively of and interact respectfully with all persons in attendance at market.

## 3. Market Management

The Madison Farmers Market is managed by a Market Manager, Farmers Market Committee Chair and Farmers Market Committee who work under the direction of the Madison Main Street Program Board along with the Executive Director of MMSP. These managing groups work together to strengthen and grow the Madison Farmers Market.

### *3.1 Market Manager*

The Market Manager is an employee of Madison Main Street Program (MMSP) who collaborates with the Farmers Market Committee Chair and reports to the MMSP Executive Director. The Market Manager may not be a vendor of the Madison Farmers Market. The Market Manager is the final authority on the day of market and is responsible for all market operations. The Market Manager is a non-voting member of the Farmers Market Committee, coordinates the vendor application process, maintains the vendor database, staffs the market information booth, serves as a liaison and representative of the market with the City of Madison, coordinates applications with nutrition programs, assists with organization & coordination of major fundraisers for market and performs other duties as described in the Market Manager position description.

### *3.2 Farmers Market Committee Chair*

The Farmers Market Committee Chair will receive reports from the Market Manager and act as liaison to the MMSP Board of Directors and MMSP Executive Director. On occasions when the Chair puts a matter to a vote, the Chair abstains.

### *3.3 Farmers Market Committee*

The Farmers Market Committee is a volunteer group of Madison Farmers Market vendors and community members that supports the market for Madison Main Street Program. All vendors are welcome to participate with this committee. The committee meets the last Wednesday of the month at 6:00 pm. Committee meetings may take place in person or virtually. The date of the meetings may change at the discretion of the committee. Minutes of each meeting will be

shared with all vendors via the private, Vendors Only Facebook group after each committee meeting. Non-committee member vendors may attend Farmers Market Committee meetings to present an agenda item. Vendors interested in participating in this way must contact the Farmers Market Committee Chair prior to the meeting to discuss the agenda item and determine when it may be added to the agenda of an upcoming Committee meeting.

### *3.4 Madison Main Street Program*

The Madison Farmers Market is managed by [Madison Main Street Program](#). MMSP is a 501(c)(3) organization designated by Indiana Main Street and accredited by the National Main Street Center. This organization is dedicated to preservation based economic development of the historic landmark district and commercial shopping district of downtown Madison, Indiana. MMSP is made up of a volunteer-based board and committee leadership that function alongside an Executive Director.

## **4. General Operations**

The Madison Farmers Market is a 100% producer only, year-round Market with two seasons: Summer and Winter Market. Both Summer and Winter Market are staffed by the Market Manager along with volunteers who assist as needed. Both market seasons are promoted widely via social media, print and radio advertising. Both markets are held on Broadway Street in downtown Madison, Indiana. The 2025 Madison Farmers Market Calendar can be found in Section 4.2 Market Schedule & Fees of this handbook. This calendar is subject to change.

Market hours, fees for season vendors, and details regarding set up can be found in the [Market Schedule & Fees](#) table. Vendors are expected to stay through the end of each market day they attend to provide a full market to shoppers. This includes days on which our schedule is altered for extended hours. Vendors may leave early only under extenuating circumstances and with permission of the Market Manager. Vendors who arrive late and/or leave early will be subject to disciplinary action at the discretion of the Market Manager and/or the Farmers Market Chair and Committee.

During Winter Market vendors are permitted to apply for an indoor space in the Fellowship Hall of Trinity United Methodist Church (412 West Main Street, Madison). Limited spaces are available and will be assigned on a first come, first served basis.

Vendors are required to alert Market Manager when missing a Market as soon as possible.

### *4.1 Producer Only Market*

The Madison Farmers Market is proud to be a 100% producer-only market. Vendors will sell only produce grown, flowers grown, meat/eggs/honey raised, products created, or services rendered by the vendor's farm or business. No product offered at the Madison Farmers Market shall be purchased at an auction, wholesaler, retailer, or any other business. Absolutely no reselling of

products is permitted. Any vendor found to be buying and reselling goods will be asked to leave the market permanently.

“Vendor” is defined as the producer of goods sold and shall include the immediate family members or employees who assist in the cultivation or production of the products listed in the vendor application.

#### 4.2 Market Schedule & Fees

	<b>Summer Market</b>	<b>Winter Market</b>
<b>Season Launch</b>	First Saturday in May	First Saturday in October
<b>Season Closes</b>	Last Saturday in September	Last Saturday in April
<b>Vendor Fees</b>	\$175 for year May 2025 through April 2026  <b>Daily Rate - \$50</b>  Discount for WIC/SNAP - \$25	
<b>Market Hours</b>	8:00am - 12:00pm	9:00am - 12:00pm (First Saturdays only December thru March: December 6/January 3/February 7/March 7)
<b>Set Up</b>	7:00 - 7:50am	8:00 - 8:50am
<b>AM – Vendors Vehicles Permitted</b>	7:00 - 7:45am	8:00 - 8:45am
<b>Tear Down</b>	12:00 - 1:00 pm	
<b>PM – Vendors Vehicles Permitted</b>	After 12:00pm Only when pedestrians are NOT present in the market	

*This schedule is subject to change at any time at the discretion of the Market Manager in consultation with the Madison Farmers Market Committee. The timelines for the Madison Farmers Market road closures are subject to change per the City of Madison Street Closure agreement. Vendors will be notified of any changes as soon as they are made.*

There may be days where market is extended or limited in hours in response to events happening in Madison or holidays. These schedule changes will be reviewed and voted upon by the Farmers Market Committee and may require approval from the City of Madison Street Department if it differs from our current street closure agreement. Vendors will be notified of any changes made to the schedule.

### 4.3 Market Cancellation Policy

The Madison Farmers Market is open year-round, rain or shine. In case of inclement weather or unforeseen circumstances, Market may be closed at the discretion of the Market Manager, Farmers Market Committee Chair and/or the MMSP Executive Director, or their designee. Closing market is viewed as a last resort and will only be done when the predicted weather or unforeseen circumstances present a potential safety hazard for market vendors, staff and customers beyond what staff can reasonably be expected to accommodate.

Every effort will be made to make this call by 6:00 pm on the Friday night before market. Vendors will be notified as soon as a decision has been made. A cancellation notice will be posted on the market's social media and shared via the Madison Main Street social media pages as well. If conditions permit, a member of the Market Staff, Farmers Market Committee or Madison Main Street Board may post a sign at market indicating the closure to inform shoppers who may have missed the above notifications.

If unexpected weather conditions present safety hazards beyond what staff can handle, the market may have to close on the morning of or in the middle of a market day. If conditions such as a heat advisory, high winds, thunderstorm, lightning, tornado or other event presents itself during market, the Market Manager will signal the closing of market. If severe weather is present such as severe storm, wind, lightning, etc., customers, vendors and volunteers are expected to move to Trinity United Methodist Church to shelter in place until the weather has passed. This will be considered a temporary pause of market operations and vehicles are not permitted to enter at this time. If a vendor chooses to not come inside they do so understanding all risk and accepting full responsibility of this decision. Vendors should not continue market sales during this time and should encourage customers to seek shelter until the threat has passed and market has been re-opened. The Madison Farmers Market will institute a temporary closure when lightning is within 10 miles of our location and will remain in this closure status until 30 minutes from the last strike.

During this temporary pause of market operations, a decision will be made about resuming normal market operations for the remainder of the day. After a final decision has been made, all vendors must attend a mandatory vendor meeting inside Trinity United Methodist Church where the decision will be announced. All changes will be communicated to the public via social media.

All areas of market are different, and it may be possible that where you are situated in the market does not seem unsafe. Closing early is not a decision that is made lightly and requires all to work together for the safety of everyone. Vendor cooperation is required, and rule violations will be issued for vendors who do not follow the market manager's instructions. Notice of these instructions may be disseminated by members of the Farmers Market Committee. It is expected that vendors will respond respectfully to the members of the Farmers Market Committee and Management at all times.

If due to weather or other unforeseen circumstances market operations cannot resume, a full market closure will be put into effect and market operations will cease for the remainder of the day. Vendors should assist in communicating this change to any customers remaining in the market. At this time vendors are permitted to bring their vehicles into the market space. Vendors are not permitted to remain set up and should pack up their booths quickly as soon as they can do so safely.

No refunds will be provided. Daily vendors may choose to reschedule at no cost at the discretion of the Market Manager.

The Market may also be cancelled if there aren't at least 3 CONFIRMED vendors by Thursday at noon prior to Market, at the discretion of the Market Manager.

#### 4.4 Set Up / Tear Down

Vendors may bring vehicles into the market space to aid in the set-up of booths. No vehicles are allowed to remain in the market space during the times listed above. These times are set to ensure the safety of all those in attendance. Vendors unable to arrive early enough to unload their products and remove their vehicle from the market space must park elsewhere and carry goods in.

Vendors are not permitted to begin setting up their booth space until one hour before the start of market (beginning of the street closure) **and barricades are in place**. This is for the safety of the vendors, volunteers and Market staff. Vendors must unload their vehicles and remove their vehicles from the market space prior to set up. Vendors should not set up their booth space with their vehicle still in the market space. Vendors are not **to** move their tents out into the street until all vendors have been able to arrive and unload or until 15 minutes before the start of market, whichever comes first.

Market runs through 12pm during both seasons. No vehicles may drive through the market for tear-down before 12pm. Vehicles may only drive through market after 12pm if pedestrians are not present. Vendors are responsible to survey the market space to determine if pedestrians are present and to only enter the market space with their vehicle if it is safe to do so. Vendors who drive their vehicles into market during market hours may face expulsion from the market. Vendors should fully break down their booth before bringing their vehicles into market to load up. All vendors are asked to adhere to this procedure to allow for safe loading and exit.

Market closes at 12pm both seasons. Vendors should begin tearing down their booths at 12pm unless they are waiting on customers at that time. Vendors may finish waiting on customers in line at their booth at closing, but need to close promptly after completing their transactions with waiting customers. Vendors who delay closing their booth may face disciplinary action. (See section 12.)

Vendors entering and leaving the market during set up and tear down may need to move barricades that are used to close the street. It is the responsibility of the individual who moves

the barricades to place them back before leaving to ensure that the street remains closed and safe for all those in the market space.

Vendors' vehicles must be parked outside of the market closure. Vendors are strongly discouraged from utilizing parking along Main Street year-round or the east side of Broadway during Winter Market to allow space for our customers, local business customers and local homeowners. Vendors are encouraged to use parking available on 3<sup>rd</sup> Street, on Broadway between 3<sup>rd</sup> Street and Presbyterian Avenue, and on Broadway between Main Street and 2<sup>nd</sup> Street for their personal vehicles.

Prepared Food Vendors who utilize a food truck are the only vendors permitted to have a vehicle within the market space. Vendors who utilize an all-in-one style truck are permitted to have their entire vehicle/set-up within the market space. Vendors who have a trailer type set up are permitted to keep their personal vehicles connected to their food trailer during market hours. The Madison Farmers Market Volunteers and Staff will place a barricade in front of their vehicle to block them in. Vendors are solely responsible for ensuring that their vehicle is secured properly and cannot be accessed by anyone other than themselves during market. Allowing these vendors to have their vehicles remain connected to their food trailers will allow them to exit quickly in the case of an emergency where we need them to remove their set up from the space for safety reasons.

The Madison Farmers Market Vendors are expected to occasionally assist with set up and tear down of market related items such as barricades, signage and other related items.

#### 4.5 Volunteers

Volunteers are critical to the success of the Madison Farmers Market. Volunteers may sign up for shifts on our sign up page. All volunteers are required to have a release form on file with the MMSP office to be renewed each calendar year. Volunteers can obtain this release form on their first shift at market and/or by emailing the Market Manager. Vendors are expected to listen to and interact respectfully with our volunteers. Volunteers should understand that at all times they represent the Madison Farmers Market and Madison Main Street Program and are expected to behave accordingly.

#### 4.6 Pedestrian Only Market and Street Closure

The Madison Farmers Market is a pedestrian only market. Vendors' vehicles are only permitted within the market space during set up and tear down and must be removed immediately afterwards. The market follows the guidelines of the street closure agreement with the City of Madison and any vehicles within the market space during the market closure will be towed at the owner's expense. Any other vehicles including, but not limited to, motorized vehicles, golf carts, bicycles, skateboards and other such means of transportation are not permitted within the Market Space. All persons violating this will be asked to leave the market.

#### 4.7 Pet Policy

Pets are permitted only within the outdoor market space. Please do not enter the prepared food area or indoor market space with pets. Pets are to be kept on a leash at all times. Patrons are asked to ensure that their pets are respectful of vendors and other visitors to the market. All pet owners are responsible to clean up after their pets.

#### 4.8 Food Samples

Food Samples may be allowed if a vendor follows the instructions set forth by the Jefferson County Health Department. Vendors are responsible for reaching out to the Jefferson County Health Department to inquire and confirm current procedures and policies. Vendors should notify the Market Manager if they choose to offer samples so that the Market Manager can confirm the vendor is in compliance with the current policies and procedures.

#### 4.9 COVID Policy

The Madison Farmers Market will adhere to the latest regulations and recommendations from city, state and national healthcare organizations. Because of changing regulations, the market's COVID policy is subject to updates.

#### 4.10 Smoking/Vaping Policy

Neither smoking nor vaping is permitted in the perimeter of the Madison Farmers Market, in keeping with the Indiana Smoke-Free Air Law (Indiana Code 7.1-5-12).

### 5. Application Process

While applications may be submitted year round, priority will be given to those submitted by the Priority Deadline in early spring (March or April). Applications are available on the Farmers Market website or by contacting the Market Manager. A Vendor Orientation meeting will be held once per year approximately two weeks prior to the Priority Deadline. Attendance at the Vendor Orientation is not required to sell at the market but may be especially beneficial for new vendors to the market.

The vendor application and fee must be received at least two weeks before a vendor may sell at the market. A non-refundable application fee of \$10 is required at the time of application; if an application is approved, the fee will be applied toward the annual vendor fee. After a full application has been received, including any required documents, the vendor application will be reviewed by members of the Farmers Market Committee for a decision. The vendor will be notified via email of the decision on their application. A vendor cannot participate in Market unless their application is approved and their fee collected.

An application is not a guarantee of acceptance. The Farmers Market Committee has the sole discretion to accept or reject a vendor application for any reason. If a vendor is not approved their vendor fee will be refunded. Fees will not be refunded if a vendor is suspended, terminated or otherwise removed from the market during a season.

Applications will be evaluated on the following criteria:

- 1) Producer-only requirement. Madison Farmers Market is a strictly producer-only market. We are not open for resale of products.
- 2) Early application priority. Applications received by the Priority Deadline in early spring will be prioritized for approval.
- 3) Returning vendor priority. Returning vendors in good standing (with respect to past attendance, communication, etc) will be prioritized for approval.
- 4) 50-mile radius priority. Unless offering products that help meet demand, vendors must be located within a 50-mile radius of Madison.
- 5) SNAP/WIC/eFMNP-approved priority. Food vendors who participate with these programs will be prioritized for approval and are eligible for a \$25 discount on their annual fee.
- 6) Breadth and depth of market. In evaluating applications, the Committee will consider both the diversity of product-types offered at Market and the number of vendors covering each product-type.

All vendors interested in attending the Madison Farmers Market must submit a new application, including new and current copies of all required documents, each year.

The Market Manager and Farmers Market Committee may modify these rules at any time at their discretion. Notice of such amendments will be shared in writing and in the Facebook Vendor group.

### 5.1 Required Documents for Application

Vendor Type	Documentation
All vendors	Copy of Liability Insurance meeting set forth limits and requirements with Madison Main Street Program (321 West Main Street, Madison, IN 47250) listed as additionally insured as well as a note that this COI is for the Madison Farmers Market on the certificate provided during the application process. COI should be recently dated (within the last two months) and signed by the vendors agent.
All vendors subject to sales tax	Registered Retail Merchant Certificate
Vendors selling eggs	Must be registered with and provide a copy of a current Retail Certificate of Registration from the Indiana Egg Board
Vendors selling meat	Must be registered with and provide a copy of a current Retail Food Establishment License from the Jefferson County Health Department
Vendors classified as a Home-Based Vendor	Certificate of Completion - Safe Food Handler Training, as required under <a href="#">HEA 1149</a>  This includes vendors selling produce, honey, sorghum, etc., tree nuts, legumes, mushrooms, baked goods, confectioners, jellies/jam makers. This list is not exhaustive and is subject to change.

Vendors Selling Produce	<p>Certificate of Completion – Produce Safety Alliance Growers Training</p> <p><i>Note: A vendor may be exempt from this training, see Standards for Produce Safety – Coverage and Exemptions/Exclusions for 21 Part 112.</i></p> <p><i>All vendors of the Madison Farmers Market, regardless of exemption status, are strongly encouraged to complete this training as it provides a strong understanding of produce safety. Vendors understand that this training is not required by the state if a vendor is exempt according to the Standards for Produce Safety Chart but that it is strongly recommended by the Madison Farmers Market management and Madison Main Street Program. Vendors will self-report their status on their application.</i></p>
Prepared food vendors	Must be registered with and provide a copy of a current Retail Food Establishment License from the Jefferson County Health Department and all other required documents
Product photographs	Submit 3-5 photographs of your products.

*Note: Additional paperwork may be required depending on the items vendors intend to sell. All vendors are required to list items sold on their application and notify the Market Manager in advance if this list changes so that applicable paperwork/licensing can be submitted for review.*

It is the responsibility of the vendor to know what products require certificates and/or permits for items to be sold legally. It is not the responsibility of the Madison Farmers Market or organizers, to inform vendors what products require said certificates. It is the responsibility of vendors to provide market management with copies of all permits and certificates as a part of the application process, prior to the application being reviewed for a decision and prior to being permitted to sell any products. This includes all permits, licenses and proof of liability insurance. Vendors are responsible, when required, to contact the Jefferson County Health Department to ensure they are aware of and will comply with all necessary permits and certificates.

Additional information regarding the requirements for a Home-Based Vendor can be found in section [7.1.6](#).

**5.2 Insurance & Sales Tax Requirement**

Madison Main Street Program maintains a liability insurance policy covering injuries that may occur at the Madison Farmers Market. This policy covers the Market in general and is intended to work in conjunction with individual policies provided by the vendors. *Note: Vendors who are DBA (Doing Business As) may have their name on their COI (Certificate of Insurance) but if a Vendor has an LLC or officially recognized business, their business name should be listed on the COI and other required documents as a part of the application.*

There are two types of insurance purchased by farmers market vendors— overall liability (slip and fall) and product liability. Insurance is frequently a large expense and vendors are encouraged to fully understand the policy being purchased and shop around for the best coverage and rates. The kind of policy purchased and how much coverage needed should be discussed with an insurance professional.

#### 5.2.1 Liability Insurance:

Liability Insurance covers the farmers market for accidents that may occur at the market during business hours, such as customer falls and injuries. These are also known as “slip and fall” policies. This type of policy does not cover illness that may result from spoiled products. Because vendors themselves could get injured while at the market, the Madison Farmers Market includes a “hold harmless” clause as part of the market rules in which states:

*The vendor “understand[s] and agree[s] to the Waiver of Liability and agree to hold harmless, the City of Madison, Indiana, Madison Main Street Program and its agents, employees, assigns and each of them from any loss, liability, damage or costs they may incur due to the presence of the undersigned in or upon the City’s property, whether caused by the negligence of the City of Madison, Indiana, Madison Main Street Program and its agents, employees, volunteers, assigns or otherwise.”*

#### 5.2.2 Product Liability Insurance:

Product Liability policies cover the individual vendors for liability from the products they have sold. Producers who sell value-added products and do sampling events may want to purchase this type of insurance. Policy cost is usually based on gross sales. Most companies have a minimum policy that reflects higher gross sales than most farmers market vendors enjoy.

A farm or homeowner’s policy might not provide the sufficient coverage required for a vendor to sell at market. The vendor is responsible to check with their insurance provider to determine if their coverage is sufficient or needs adjusting. To help protect themselves from liability claims, value-added product producers should carefully follow the correct procedures and keep meticulous records on the steps and safety practices used in every batch of product they make.

All vendors will be required to provide a general liability certificate or a personal liability certificate as a part of their application to the Madison Farmers Market. The liability coverage shall be \$1 million for single occurrence and \$2 million for aggregate coverage with the Madison Main Street Program, its employees and Board Members listed as an additional insured and shall include a waiver of subrogation and non- contributory clauses. The issuing insurance company shall have an A.M. Best rating of B++ or better. If a vendor is selling alcohol the coverage should be \$2 million for single occurrence and \$5 million aggregate coverage for both general liability and liquor liability, with the same clauses and rating requirements.

#### **Information required to add Madison Main Street Program as additionally insured:**

Madison Main Street Program

321 West Main Street  
Madison, IN 47250

*Vendors should have their insurance agent note that this certificate is for the Madison Farmers Market. COI's turned in with an application should be dated within the last two months from the date of application and should be signed by the vendor's insurance agent.*

### 5.2.3 Sales Tax

Each vendor is responsible for charging sales tax as appropriate to his or her taxable products. A copy shall be included in the vendor application, as required by the state. The Indiana Registered Retail Merchant Certificate shall be posted at all times, as required by the state of Indiana.

### 5.3 Market Layout & Booth Assignments

After an application is received, and if the vendor is approved, the vendor will be assigned one (roughly) 12'x15' booth space at market. Vendors can pay an additional season fee for a second booth space if space permits – limit of two booths per vendor. This booth space shall belong to the vendor for the season, however changes to a vendor's booth location may be required at the discretion of the Market Manager.

The Market Manager will have final say on booth assignments.

### 5.4 Vendor Visits (formerly Farm/Site Visits)

The Market Manager, Farmers Market Committee Representative, MMSP Executive Director, and/or Madison Main Street Program Board member will visit each farm/kitchen/art/craft studio to get to know the Madison Farmers Market's vendors. The purpose of these visits will be to confirm that the vendor is creating 100% of the products sold at market, take pictures and gather quotes/content for publicity and features on Social Media/website to highlight the vendor's business. This also lets the vendor get to know the market management and ask questions, etc.

These visits are required of each vendor and will be scheduled, if possible, when the vendor is in season for their product. Vendor Visits are required for all vendors at least once during their tenure as a vendor at the Madison Farmers Market but may be repeated at the discretion of the Market Manager, Farmers Market Committee Chair, MMSP Executive Director and/or MMSP Board of Directors. Vendors may be asked to allow additional site visits upon request.

Failure to allow a Vendor Visit will constitute a violation of the Madison Farmers Market handbook and will be grounds for dismissal or a denied application.

### 5.5 Daily Vendors

Daily Vendors can apply to sell at the market for one or a few Saturdays with booths assigned based upon availability. Daily Vendor Fees are \$50 per day, unless on a Special Event Day where different pricing applies. All other rules, guidelines, policies and procedures as outlined in this handbook will apply to daily vendors as well. If a vendor applies and attends as a Daily Vendor

and wishes to become a season vendor, their previously paid daily rate shall apply to their season fee. No refunds will be given if this produces an overage.

## 5.6 Information/Promotional Tables

The Madison Farmers Market does not host informational or promotional tables. The Market Space is reserved for vendors.

# 6. Guidelines for Selling

## 6.1 Attendance and Promoting Your Products

As part of the application process, vendors will indicate on their application which dates they intend to sell at the Madison Farmers Market. This information will be used as a guide by the Market Manager and Farmers Market Committee Chair when considering booth assignments. The Market Manager will check in with vendors every week about their attendance that week. The Market Manager will strive to post a lineup of *confirmed* vendors for each week's Market to the Madison Farmers Market Facebook page every Tuesday (prior to Market) by noon. Vendors who do not confirm by Sunday evening (prior to Market) will not be included in the post. The dates provided by the vendor on their application will be referred to as "scheduled markets". This information not only allows the Market Manager to promote vendors' products to the farmers market customers in the week leading up to market, but also allows the Market Manager and Farmers Market Committee to solicit new vendors to fill empty spaces within the market.

Vendors who fail to appear to scheduled markets, without communicating to the Market Manager, shall face consequences detailed in the Disciplinary Procedures in Section 12 below. Excessive absences will be grounds for removal.

## 6.2 Market Appearance

Vendors are encouraged to have attractive booths that draw in customers. There are a few rules of thumb for market display. These ideas came from the Purdue Extension Office and are based on watching how customers move through a Farmers Market.

### **Create a sense of abundance**

Overflowing baskets of produce invite the customer in and makes them want to purchase.

### **Make vendor spaces customer friendly**

Have enough room that customers can come under the tent (to get out of the sun or rain). Arrange display so that customers lining up to pay won't block other customers from seeing products and prices.

### **Add height and depth to displays**

Use lightweight racks to display items and show off the variety of your products. Doing this also helps make the display look full.

### **Label it**

Customers are often shy about asking prices or names of products. Uniform signs help customers know what they're looking at. For unusual products, add ideas for how to use it in a recipe or provide a recipe card.

### **Use color to highlight produce**

In general, for food products select colors in natural earth tones and avoid loud prints and bright shades. For craft products, let your product guide you.

### **Be ready before the customers arrive**

Many market customers arrive early to market, eager to see what is available that day. When coming across an event that is still being set up many customers will walk on by. Be sure to plan into your schedule time to arrive at the market, unload, and be set up at least a few minutes ahead of the market opening.

### **Customers are eager to know where their food comes from, and to get to know vendors' farms.**

#### 6.3 Booth Requirements

1. Display: A sign with the business/farm name and location. To be useful, letters must be 6" tall or more and must be visible from a distance.
2. Display: Signs with the products for sale and product prices. This information helps customers find the items they want, provides transparency about pricing, and makes the market appear neat and organized.
3. Display Indiana State Registered Retail Merchant Certificate (in accordance with state law for taxable products).
4. Display Certification of Scale as required, if used.
5. Display an Approved Vendor sign which will be provided by Market Manager at the beginning of each season. It is the vendor's responsibility to bring this sign to market, and it must be displayed at the vendor booth every time the vendor sells at market.
6. Vendors are required keep their booths tidy and clean up their area at the end of each market. A clean up fee of \$25 will be charged to vendors that do not properly clean-up their booth. This fee will be charged to any vendor that leaves trash and/or other items at their booth upon departure from market. The fee must be paid prior to the next weekend in attendance or before a subsequent application will be approved. Vendor will not be allowed to return until this fee is paid in full.
7. Indoor Vendors are expected to assist in the clean-up of the indoor market space. This includes putting all tables and chairs back to where they were prior to market set up beginning, vacuuming the floors of the fellowship hall and wiping down surfaces if necessary.
8. Tents must be weighted with 20 lbs. (minimum) per tent leg any time a tent is used.
  - a. Tents can be weighed down in a variety of way including tent/canopy weight plates, or DIY tent weights made of items such as sandbags or cement filled PVC pipe.
  - b. Tents **may not** be weighed down or secured via ground stakes or bungee cords.

- c. It is not sufficient to set the weights on the feet of the tent – the weights must be securely attached to the tent. The only exception to this is canopy weights that are designed to fit snugly around the base of a tent.
- d. Weights must be secured and placed in a manner that does not create a safety hazard. They must be tethered in such a way that they will not cause a trip hazard. Weights must be on the ground (NOT above people’s heads).
- e. Vendors with tents that are not weighed down will be required to break down their tent and stow it away for the remainder of market for the safety of all those within the market space.
- f. When weights are removed from the tent for it to be packed away, the vendor is responsible for taking down their tent immediately. Unweighted tents present a significant hazard. Do not get distracted during tear down.
- g. Suggestions for tent weights can be found here:  
<https://www.playfishers.com/DocumentCenter/View/798/Tent-weight-requirements-Fishers-Farmers-Market-exhibitors>

#### 6.4 Pricing

Vendors should strive to price products at fair market value for farmers markets and avoid heavily undercutting other vendors. Prices must be clearly posted for all products.

#### 6.5 Selling Products by Weight

A certified scale must be used if products are sold by weight. Appropriate certification shall be posted at all times. Scales are to be certified by the [Indiana Weights and Measures program \(added hyperlink\)](#), administered by the Department of Health. The Weights and Measures official will need to inspect and pass your scale before it can be used at market. A vendor should indicate on their application if they intend to sell products by weight. A vendor can include a photo of their inspection sticker with their application or will need to provide it to the Market Manager prior to using their scale to sell items by weight at the market.

## 7. Product Approval & Claims

All vendors must abide by applicable federal, state, and local regulations regarding each product they sell. Vendors must be willing to allow inspections of their operation by market representatives and representatives of the Jefferson County Health Department, if required, in order to ensure compliance of the rules of the market. The lists below of both permitted and not permitted items is not exhaustive and is subject to change based upon direction from the Department of Health.

### 7.1 Permitted Items

#### 7.1.1 Produce

- Whole and unprocessed.
- Market produce harvested for sale shall not be further processed.

- No sampling of produce is allowed, per the Indiana/Jefferson County Health Department rules.

#### 7.1.2 Eggs

- Egg producers must be licensed by the Indiana State Egg Board and provide a copy of the license upon request. License must be posted, at all times.
- Copy of egg permit/license must be provided with Vendor Application.
- Eggs must be kept at 45°F or less.
- Egg cartons may only be used if relabeled with vendor information as required by law. Original brand labeling and date on carton must be covered.
- Several restrictions apply to egg sales. For more information on specific regulations, contact the Jefferson County Health Department, your local extension office or the boards listed below:
  - Jefferson County Health Department (812) 273-1942
  - Board of Animal Health Meat and Poultry Program (317) 544-2400
  - Indiana State Egg Board (765) 494-8510

#### 7.1.3 Meat

- Meat producers are required to be registered and/or permitted by the Jefferson County Health Department.
- A copy of the meat permit/license must be posted at the Vendor Booth at all times.
- A copy of registration and/or permit must be provided upon application to sell at the market.
- All meat products must be processed in a state or federally inspected facility and labeled according to the State and Local Health Department guidelines, including farm name and contact information and/or processor name, product, weight, etc.
- Meat must remain frozen.
- Poultry processed on farm pursuant to 9 CFR 381.10 is permitted to be sold at the market, but is subject to regulation of the Jefferson County Health Dept.
- Several restrictions apply to meat and egg sales. For more information on specific regulations, contact the Jefferson County Health Department, your local extension office or the boards listed below:
  - Jefferson County Health Department (812) 273-1942
  - Board of Animal Health Meat and Poultry Program (317) 544-2400
  - Indiana State Egg Board (765) 494-8510

#### 7.1.4 Pet Food

- An Indiana Commercial Feed License must be obtained and displayed. All applicable rules must be followed
- Vendors should include their Indiana Commercial Feed License number on the label of all packages sold

### 7.1.5 Baked Goods/Food

- Home-Based Vendors are required to hold current Safe Food Handler training. Contact the Jefferson County Health Department for current approved training options.
- No products that are created from commercial mixes are allowed.
- All home baked goods must be produced by the vendor exclusively in their home-based kitchen or inspected commercial based kitchen
- Items prepared in a commercial based kitchen are subject to the same labeling requirements as Home-Based Vendor products with the exception of the statement that “this product is home produced and processed, and the production area has not been inspected by the State Department of Health.” Labels must be affixed to the packaging.

### 7.1.6 Home-Based Vendors

- Home-Based vendors are required to hold current Safe Food Handler training. Contact the Jefferson County Health Department for current approved training options.
- All Home-Based Vendor products must include a label that states the following, in addition to the product, ingredient, vendor information required that is shown below: “This product is home produced and processed, and the production area has not been inspected by the State Department of Health.”
- Label shall be affixed to packaging and include: The name and address of the producer, common name of the food product, all ingredients listed as per HEA 1309, net weight and volume, and date on which the product was processed.
- Prior to preparing food to sell at the market, please review the following information regarding HEA 1309 (The Home-Based Vendor Rule) available at: <https://ag.purdue.edu/foodsci/Pages/IN-HEA-1309-info.aspx>
- Sample Label: All lettering on label MUST be in at least 10 pt. font and must contain the following:

Oatmeal Bread 1-pound loaf

Made by: Jane Doe, Jane’s Bountiful Breads, Seymour, In

Ingredients: flour, water, oats, brown sugar, unsalted butter, yeast, cinnamon, salt

Date prepared: July 4, 2016

Note: This product is home produced and processed, and the production area has not been inspected by the State Department of Health.

Price

Produced by: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Quantity \_\_\_\_\_

Ingredients: \_\_\_\_\_  
 \_\_\_\_\_

Date Produced: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**This product is home produced and processed and the  
 production area has not been inspected by the State  
 Department of Health.**

**7.1.7 Honey**

- Honey Vendors must post a visible sign informing customers of the danger of feeding honey to infants and children less than one (1) year of age.
- Honey is considered a home-based vendor product. See Home-Based vendor section for additional required permits.

**7.1.8 Mushrooms**

- Mushrooms must be identified and clearly labeled, as required by the State of Indiana.

**7.1.9 Arts and Crafts**

- All arts and crafts must be hand-made.
- Reselling pre-made commercially produced goods is not allowed.
- Any arts and crafts that include pre-made components must substantially alter the pre-made parts.

**7.1.10 Plants and Flowers**

- Plants cannot be commercially purchased to be repotted to sell.
- Cut Flowers cannot be commercially purchased.
- Plant/Flower starts must be grown by seed by vendor and/or propagated no less than 6 weeks by the vendor on their property.

- It is illegal to sell, gift, barter, exchange, distribute, transport or introduce invasive plants in the State of Indiana. For a full list of terrestrial invasive plant species visit [the DNR Website](#).
- Selling perennials requires a [Nursery Dealer License](#).

#### 7.1.11 Food Trucks/Prepared Food Service

- Vendors selling prepared food or drinks at market are required to be registered and/or permitted by the Jefferson County Health Department.
- A copy of registration and/or permit shall be provided upon with application to be a vendor.
- A copy of registration and/or permit shall be displayed when set up as a vendor at the market at all times.
- Requirements for these vendors include hand washing stations and other food safety measures. Contact the Jefferson County Health Department for more information.
- Food Truck/Prepared Food Vendors are encouraged to utilize local ingredients from other vendors at the Madison Farmers Market. If a vendor needs help finding ingredients from market vendors, contact the Market Manager.

## 7.2 Prohibited Items

Some Prohibited Items Include:

- Canned goods, with the exception of jams and jellies. Cannot be low sugar jams or jellies
- Pickles, unless produced with the vinegar method. Cannot be sold in a sealed jar.
- Cream or custard pies
- Meringues
- Persimmon pudding
- Pickled foods, including veggies, and other acidified foods
- Pumpkin and pear fruit butters
- Using of "reduced oxygen packaging" (ROP) methods
- Canned or hermetically sealed containers of acidified or low-acid foods (such as pickles, salsa)
- Cut melons
- Non-modified garlic-in-oil mixtures
- Cut tomatoes and cut leafy greens (salads)

Reference Indiana Cottage Laws and Jefferson County Health Department for the full list of food products prohibited by the state of Indiana. This list is subject to change. All vendors are encouraged to reach out to the Market Manager when looking to add a new product so that all parties can confirm with the Health Department that it is an item permitted for sale.

### 7.3 New Items

Vendors should list all products they wish to sell at market on their Vendor Application for review. Any new product offerings not listed on the Vendor Application should be submitted in writing to the Market Manager for review and approval.

## 8. Nutrition Programs

### **Welcoming the Entire Community through Nutrition Programs**

Vendors are encouraged to participate in the WIC, the Indiana Senior Farmers Market Nutrition Program, and SNAP. Vendors accepting WIC/SNAP/other similar programs shall follow all current rules and regulations. The Market Manger will maintain the current contact information and enrollment guidelines for the WIC/SNAP/similar programs. Vendors participating in these programs will receive a \$25 discount on their application fee.

The Madison Farmers Market has vendors that are WIC approved and are able to receive and accept WIC and Senior Farmers Market Nutrition Program funds. At the time of the publishing of this handbook The Madison Farmers Market is not currently able to participate in the SNAP program due to staffing constraints.

#### *More about WIC, ISFMNP, and SNAP*

The WIC program provides nutrition education and supplemental food to pregnant women, infants and children to age 5. The Indiana Senior Farmers Market Nutrition Programs provide fresh, nutritious, unprepared locally grown fruits, vegetables and herbs from farmers markets, roadside stands and CSAs to low-income seniors. SNAP (Supplemental Nutrition Assistance Program) is a federal nutrition program that helps eligible people stretch their food dollars and receive healthy food options.

Market vendors are encouraged to accept all three of the aforementioned program certificates (as applicable to the products sold). Applying to be a WIC, eFMNP, or SNAP vendor is easy, and the Market Manager can assist in directing vendors to the necessary forms if needed.

## 9. Market Events

The Madison Farmers Market will host events during the Summer and Winter Market seasons to encourage customer attendance. This may include pop-up markets.

### 9.1 Market Musicians

Market Musicians and performances are coordinated with the assistance of the Farmers Market Committee. Priority consideration will be given to local artists with preference given to solo, duo or trio acts. All Market Musicians will sign a waiver prior to their performance date. Market Musicians set up under their own free will and assume any and all liability and responsibility for their performance, equipment, etc. Musicians may set up a tent for use during their performance. Tents must have weights in compliance with the general tent policy (see Section

6.3). Musicians may provide their own tent or borrow a tent or weights from the Farmers Market, on the condition that they take them out and return them to storage. Market Musicians are responsible for providing all other necessary equipment. Market Musicians are permitted and encouraged to set up a merchandise table if desired.

Anyone interested in participating as a Market Musician should contact the Market Manager directly. Unscheduled busking is not permitted.

## 9.2 Other Events

The Market Manager will occasionally coordinate events to be held at the Market with local organizations at the Market Managers discretion with the support and assistance of the Farmers Market Committee Chair and MMSP Board as needed. Any events hosted at the market should have a direct correlation to the Madison Farmers Market and its related goals and mission. Groups partnering on an event will be required to submit evidence of insurance with Madison Main Street Program (321 West Main Street, Madison, IN 47250) as additionally insured along with a note in the comments that this COI is for the Madison Farmers Market. Requests will be reviewed by the Farmers Market Committee who will either approve or deny a request to partner with the market for an event. All decisions will be final.

## 9.3 Prohibited Activities

The Madison Farmers Market is not a forum for political or religious activities. Campaigning, proselyting, distributing propaganda and soliciting is not permitted within the market space. Vendor space will not be issued to persons or organizations wishing to campaign, proselytize, or gather signatures with regard to civic, political, or social issues. Individuals found to be campaigning, proselyting, distributing propaganda and/or soliciting within the market will be asked to leave the market space immediately.

# 10. Promoting the Market

The Market Manager directly oversees and creates content for the social media pages of the Madison Farmers Market. Farmers Market Committee Chair and MMSP Executive Director provide additional oversight to the Farmers Market social media pages. The Farmers Market Committee Chair and Executive Director assist in promoting the market through the social media pages for MMSP. These pages are utilized to promote the Madison Farmers Market and all of its vendors. Vendors participate directly in promoting the market through self-promotion of their businesses.

## 10.1 Social Media – Madison Farmers Market

Social Media is a free and relatively easy form of advertising that can help customers get to know vendors and their businesses better. All vendors are strongly encouraged to utilize social media for their businesses.

The Madison Farmers Market maintains two main social media profiles on Facebook and Instagram. We can be found on Facebook at [Madison Farmers Market](#) and Instagram @[MadFarmersMarket](#). The hashtag #MadFarmersMarket and the handle @MadFarmersMarket as a way to align the market with the social media profiles of the managing group, Madison Main Street Program, @[MadMainStreet](#).

When sharing posts on social media, vendors are encouraged to tag the market account and utilize the hashtag, #MadFarmersMarket, to tie in posts with those made by the market. This also allows market management to be notified of post made by vendors to re-share those with the followers of the market social media accounts. Vendors are encouraged to message the Market Manager either via email or through the social media channels to let management know they've posted. Tagging the market pages does not always give management a notification that a post has been made.

In addition to the hashtag #MadFarmersMarket, other hashtags are often used to promote the market. Hashtags on social media serve as an indication that a piece of content relates to a specific topic. Utilizing hashtags on social media posts help make content more easily found when searching on a social media platform.

Other hashtags often used in posts by the market:

#FarmersMarketsAreEssential  
#FarmersMarketsDontJustHappen  
#FarmersMarketSaturdays  
#FarmFresh  
#FarmtoTable  
#ShopSmall  
#ShopLocal  
#YearRoundMarket  
#MadisonIN  
#MadisonIndiana  
#VisitMadisonIN  
#IndianasMusicCity

## 10.2 Expectation of Vendors

All vendors are expected to follow the Madison Farmers Market social media pages and share the posts made by the market. This along with vendors posts shared by the market accounts enhances the outreach of the farmer's market.

The Madison Farmers Market shares market updates including, but not limited to upcoming events at market, market closures and market and product previews for upcoming weeks. In order to continue growing the market, vendors and market management need to function together and promote one another.

Vendors have power and influence! Many people are eager to learn about food and products sold at the market. Invite everyone to shop at the farmer's market. Explain why market is special, and why all want to be part of the fun.

#### *Six Easy Ways Vendors Can Help Promote Market*

1. Share about products on Facebook, Instagram, TikTok and other forms of Social Media.
2. Invite friends list to their social media Business Page (s) and the Madison Farmers Market page(s).
3. Invite friends, family & coworkers to come shop at market.
4. Share, comment and tag the Madison Farmers Market Facebook and Instagram page & posts to create buzz.
5. Check out other Farmers Market's social media, replicate what is appealing or use the ideas to create some original social media content.
6. Be excited about the Market! From the products to the music & food! People will react to positive energy and a buzz will be created.

#### 10.3 Farmers Market Vendors Only Facebook Group

The Madison Farmers Market maintains a vendor's only Facebook page called, "Madison Farmers Market Vendors" at: <https://www.facebook.com/groups/1778495418895940/>. This group is utilized by Vendors, the Market Manager, Farmers Market Committee Chair and, when needed, the MMSP Executive Director, to make market announcements, share important information, share social media tips, share local resources, and for conversing among ourselves. **This page is the primary way information and updates are disseminated to vendors.** Vendors are expected to not only join this page but to check it frequently for updates, news regarding market and announcements from the Market Manager.

Upon receipt of approval to be a vendor, a link for this group will be sent to the vendor to allow them to join this private group. Membership will be removed for those that are no longer a Vendor for the Madison Farmers Market. One way that this group is utilized by the Market Manager is for weekly updates regarding upcoming markets. Market management may ask if there are items that vendors would like the market to specifically promote, if any items are coming into their season on farms that we should be promoted, or if vendors have any specials or sales for the upcoming weekend.

The Vendor Only Group members will include vendors who are not in season so that they are able to stay up to date on upcoming events and announcements regarding the market. Information shared in this group is for vendors only and should not be shared outside of this group.

The Market Manager will strive to post a lineup of *confirmed* vendors for each week's Market to the Madison Farmers Market Facebook page every Tuesday (prior to Market) by noon. The Manager will solicit confirmation of attendance from all vendors. Vendors who do not confirm by Sunday evening (prior to Market) will not be included in the post. For Marketing, adding

descriptions or pictures of what you will be bringing will be vendors' responsibility to share with Market Manager by Sunday evening.

## 11. Vendor Code of Conduct

Vendors of the Madison Farmers Market are expected to present themselves in a professional manner. Vendors accepted to the market are held to all set forth policies and procedures in this handbook. The Farmers Market Committee may refuse or revoke a vendor space if it determines, in its sole discretion, that such action is in the best interest of patrons, other vendors or staff.

Vendors are prohibited from engaging in fraudulent, dishonest, or deceptive merchandising. Vendors are prohibited from selling or distributing any items outside its assigned vendor space and may not shout or use other similar techniques in attempt to solicit or draw patrons to its vendor space. Vendors are prohibited from playing music or offering any other entertainment during the market hours.

The Madison Farmers Market promotes a family atmosphere. Vendors are prohibited from using profane language and gestures while participating in a market.

At all times, children under the age of 16 must be directly supervised by an adult who shall be responsible for the child's conduct and safety. A child accompanying a vendor must exhibit behavior that meets the expectations of a place of business.

Vendors may not bully, disrespect, or publicly disparage other vendors, products, volunteers, customers, market managers, city officials, businesses, or the Madison Farmers Market, either in person or by electronic media. This type of behavior may be grounds for permanent expulsion from the Madison Farmers Market with no redress.

This Vendor Code of Conduct is not an exhaustive list of expected behavior. Vendors of the Madison Farmers Market have power and influence and are representatives of the Madison Farmers Market, MMSP and the greater Madison community. Conduct unbecoming of a vendor will be grounds for disciplinary action.

## 12. Disciplinary Procedures and Standards

Following the policies and procedures set forth in this handbook ensures that the farmers market performs at its best. Violations of these rules can have an adverse impact on the overall functioning of the market. Examples include arriving too late to set up a booth on time, tearing down a booth too early (before end of market), tearing down a booth too late (after the end of market with no customers in line), smoking or vaping at market, not having tent weights (safety issue), driving into market at unauthorized times (safety issue), not communicating with the Manager about attendance, etc. This list is illustrative, not exhaustive. Disciplinary sanctions may be applied for violating market rules.

In most cases a verbal warning will be issued by the Market Manager for a 1<sup>st</sup> Incident, and an email warning from the Market Manager will be issued for a 2<sup>nd</sup> Incident. For a 3<sup>rd</sup> Incident the response may include, but is not limited to, a fine, probation, loss of preferred booth space, and/or termination of any current or future relationship with the Madison Farmers Market (without a refund of the vendor fee). **Safety issues – e.g., driving into the market area at unauthorized times, not replacing barricades after moving them, not having tent weights – must be immediately addressed and corrected. A simple warning is not enough.** Disciplinary matters will be settled by the Market Manager in almost all instances. In rare cases, the Farmers Market Chair, MMSP Executive Director and/or MMSP Board may be called on to resolve a disciplinary matter, if such involvement is warranted. The Board’s decision shall be final, and no appeal beyond that may be made. Disciplinary issues in excess of three incidents may result in removal from the Madison Farmers Market.

<b>Action</b>	<b>1<sup>st</sup> Incident</b>	<b>2<sup>nd</sup> Incident</b>	<b>3<sup>rd</sup> Incident</b>
<b>Tardy – Arrival past 10 minutes before the start of market without notice</b>	Verbal reminder from Market Manager	Email warning from Market Manager	Fine; \$25 payable before next market date
<b>No show for confirmed market day without notice</b>	Verbal reminder from Market Manager	Email warning from Market Manager, loss of premier space if applicable	Fine; \$25 payable prior to the next market
<b>Failure to close barricades upon entering the market space</b>	Verbal reminder from Market Manager	Email warning from Market Manager	Fine; \$25 payable prior to the next market
<b>Breaking down booth early or late</b>	Verbal reminder from Market Manager; If vendor continues breaking down in spite of verbal reminder, an email warning from Market Manager will be sent	Fine; \$25 payable prior to the next market	Probation and possible removal from market
<b>No show for volunteer assignment for set up/tear down</b>	Verbal reminder from Market Manager	Email warning from Market Manager	Fine; \$25 payable prior to the next market

<b>Conduct unbecoming of a Vendor as a representative of the Madison Farmers Market (in person, online, etc.,)</b>	Verbal reminder from Market Manager	Email warning from Market Manager	Probation; Facing possible removal from market
<b>Failure to clean up booth space</b>	Verbal reminder from Market Manager	Email warning from Market Manager	Fine; \$25 payable prior to the next market
<b>Failure to adhere to the set forth policies and procedures in the Market Handbook</b>	Verbal reminder from Market Manager	Email warning from Market Manager	Probation; Facing possible removal from market
<b>Failure to have vehicle out of Market 15 minutes prior to open</b>	Verbal reminder from Market Manager	Email warning from Market Manager	Fine; \$25 payable prior to the next market
<b>Failure to have canopy weights</b>	Verbal reminder from Market Manager; Canopy must be removed if weights are not in place.	Email warning from Market Manager	Fine; \$25 payable prior to the next market

### 13. Grievance Policy

To file an official grievance against another vendor, the claim must be sent in writing accompanied by a \$50 “good faith” check to the Market Manager. The Market Manager will then submit this claim to the Farmers Market Committee Chair for further investigation. If necessary, a farm inspection against the accused vendor will be completed by members of the Farmers Market Committee and/or the MMSP Board. If the grievance is found to be valid, the \$50 “good faith” check will be returned. If the grievance is found to be unfounded, the check will be forfeited and deposited in the market’s general funds with a letter of explanation sent to the complainant.

All other grievances not related to other vendors at the Madison Farmers Market must be submitted in writing to the Market Manager. The Market Manager will report grievances directly to the Farmers Market Committee Chair who reports to the MMSP Board. If a vendor wishes to lodge a complaint against the Market Manager, this may be done in writing to the Farmers Market Committee Chair.

The manager is the final authority on the day of market. All issues at the market will be relayed to the MMSP Executive Director & Farmer Market Committee Chair within 2 days of the incident. Depending on the severity and type of situation, the decision may be appealed to the MMSP Board for later consideration. Vendors wishing to appeal a decision may submit their appeal request in writing to the Farmers Market Committee Chair and Market Manager.

If warranted, the Farmers Market Committee may issue a letter of warning. The MMSP Board shall be notified of all such events. Final authoritative action rests with the MMSP Board who may issue a suspension or expulsion from the market.

Fees will not be refunded if a vendor is suspended or expelled. Vendors wishing to return to the market following a expulsion may apply the following year (all regular fees apply). This new application will be reviewed at the Madison Main Street Program Board level for a decision.

Acknowledgement and acceptance of the Madison Farmers Market rules and regulations on the Vendor Application shall be considered the initial warning for ALL vendors. The application contract shall be taken with earnest and intent.

## 14. Updates

The Farmers Market Committee reserves the right to submit necessary handbook updates to the MMSP Board for final approval. Current season vendors will be notified of any changes as they are approved. Returning vendors are encouraged to review the handbook at the beginning of each season to become familiar with any potential updates. All vendors are expected to comply with updates and set forth policies and procedures.

## 15. Sample Certificates of Insurance

The following COI's are for reference only and may not fully reflect required liability coverage.





# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
03/03/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER INSURANCE AGENCY HERE	CONTACT NAME: INSURANCE AGENCY CONTACT INFO HERE	
	PHONE (A/C, No. Ext):	FAX (A/C, No.):
INSURED INSURED VENDOR HERE	E-MAIL ADDRESS:	
	INSURERS AFFORDING COVERAGE	
	INSURER A: INSURANCE COMPANY NAME HERE	
	INSURER B:	
	INSURER C:	
	INSURER D:	
INSURER E:		
INSURER F:		

COVERAGES      CERTIFICATE NUMBER:      REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDSUBR (A/C, EXT)	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER					EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMPOP AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> RENTED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY <input type="checkbox"/> OTHER					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED    RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE/OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below					<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	Homeowners		9999999999	03/03/2022	03/03/2023	<b>Personal Liability</b> <b>OCCURRENCE</b> \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Farmers Market Madison, IN 47250

<b>CERTIFICATE HOLDER</b>  Madison Mainstreet Program PO Box 327 Madison, IN 47250	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  AGENT SIGNATURE HERE (for reference)

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