

General Public and Products Liability Insurance



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Why is it important?



Don't let your market stall become more than you bargained for!

Market stallholders are recommended to obtain General Public and Products Liability Insurance to help protect themselves from potential legal liabilities that may arise from accidents, injuries, or property damage at their stalls. Since they interact with customers and sell a variety of products, there is a risk of accidents or defective items causing harm.

This Insurance can not only provide financial protection but can also help stallholders meet the requirements of market organisers or local authorities, giving them peace of mind while participating in markets.

How it can help cover your market stall:



Legal Costs

Can help cover legal costs in the event that a claim is made against you including for claims alleging negligence.



Property Damage

Accidents can happen, and there is a risk of damage to third-party property at a market stall. For example, if a stallholder is found negligent for knocking over a display or damaging a customers property then they may be held responsible for the repair or the replacement costs of those items.



Third Party

A market stallholder interacts with numerous customers throughout the day. There is a risk of accidents occurring, such as slips, trips, or falls. If a customer is injured at the stall, the stallholder may be held liable for the resulting medical expenses or legal claims.



Product Liability

Market stallholders sell various products, ranging from food and beverages to handmade crafts or clothing. If a customer suffers harm or injury due to a defective or unsafe product sold by the stallholder, they may file a Product Liability claim.

Note: This Insurance has exclusions for some activities and/or products. Refer to our website for a list of these excluded items.

It's wise to consider this Insurance if you:

The Stallholder Insurance we arrange is intended to cover hobbyists operating only at markets, some examples of who this can be include:

- Food Stalls
- Bric A Brac
- Trash and Treasure
- Fresh Produce/Farmers Market
- Arts and Crafts
- Quiltings
- Caricature/Drawings
- Framing
- Face Painters
- Tarot Card Reader
- Vintage Goods
- Sausage Sizzles
- Cakes/Cupcakes
- Information Booths
- Raffle Ticket Sales

Note: We do not arrange cover for commercial businesses and excluded selected activities, services and/or products. The above statements are issued as a matter of information only and for full terms and conditions you should refer to the Policy Wording and Product Disclosure Statement (PDS) via our website. For further information on this please call the LCIS team.

Cover benefits and options:

Comprehensive Cover

The Stallholder Insurance we arrange has Public Liability **AND** Products Liability which can cover a variety of selected activities, services and/or the products you sell.

Adaptable Policies

Choose coverage for 30, 90, 180 day or annual periods.

Flexible Limits

Tailor your Policy Limit of Liability to meet your needs. No limit on the number of markets you attend on a 12 month Policy.

Simple Claims Process

We've got your back when it counts.

Expert Guidance

Our local Insurance advisors are here to provide assurance and support every step of the way.





Like you, we're about community.

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If JLT cannot issue Insurance to you as an agent of an Insurer because the underwriting information you have provided means that the insurable risk falls outside of our Binding Authority, JLT can instead arrange your Insurance on the open market as your agent. In this instance, JLT will be acting in a dual capacity, as an agent for the Insurer in collecting the information and then as your agent in arranging the Insurance. JLT will also be acting in such a dual capacity in circumstances where you have obtained multiple Insurance policies through JLT, where some of those Policies have been issued by JLT as agent of an Insurer and others have been arranged by JLT as your agent. All Insurance cover is subject to the terms, conditions and exclusions of the applicable individual Policies. JLT cannot provide any assurance that Insurance can be obtained for any particular client or for any particular risk.

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