

Liability Insurance Recommendations For Community Gardens

Need to get liability insurance and not sure where to go? Here are some recommendations from GardenWorks to help you secure affordable liability insurance for your community garden.

Find a local solution – think of liability insurance as a way to start a partnership with a community organization or business.

Ask the neighborhood association or district council (same neighborhood as the garden site) to provide a rider on their current insurance.

Sometimes insurance providers are not familiar with community gardens and associated risks (none) and may balk or provide the rider at a high fee. If this is the case, get a hold of GardenWorks and we can help explain it. Plenty of neighborhood organizations are providing insurance for community gardens at unbeatable rates. Insurance should be no more than \$150 for an average house lot.

Approach a social service organization or business nearby. Consider if there's the potential to enhance the relationship beyond insurance.

Be sure to recognize the organization's support in all public relations and make sure they are on any mailing lists (newsletters, in-garden signs, events, etc.)

Rider on an individual's home insurance. Not usually someone's first choice, but there are a handful of home owners who are insuring neighboring community gardens. Do your research and make sure you ask lots of questions.

In the event that no local solution can be found, GardenWorks will find or provide liability insurance for community gardens.

The Green Institute used to provide insurance for nearly two dozen community gardens, but now it provides insurance to only one garden not owned by the nonprofit. All the other gardens have found great success and lower costs by finding a local solution.

Did you know...

New York City no longer requires liability insurance of its gardens located on city-owned lands, recognizing that the relative burden of securing insurance is higher than the relative risk to the city. *NYC does not have any infrastructure requirements, such as fencing and locked gates.*