



## COI: FREQUENTLY ASKED QUESTIONS

**Question 1:** A troop wants to go to a fast food restaurant that has a playground. Do we need to request a COI?

**Answer:** For public venues i.e. McDonald's, public library, museum, etc. if the event is held in a public area no COI is needed. If held in a private room a COI is required.

**Question 2:** A troop is setting up a Fall Program/Cookie Program booth at a local store. Do we need to request a COI?

**Answer:** If the booth is located outside of the outer-most door of the store, no COI is required. If the booth is inside the outer-most door then we need a COI from the store. If any booth at any commercial establishment will be inside the store, then we need a COI from the company at the corporate level.

**Question 3:** Who should COI's be submitted to?

**Answer:** COI's should be submitted to the Assistant Controller who will review for accuracy and update the online COI list.

**Question 4:** What if a vendor/program provider refuses to provide a COI?

**Answer:** These instances are handled on a case by case basis in consultation with the Chief Financial and Administration Officer.

**Question 5:** How do I obtain Troop trip COI's?

**Answer:** Troop trip COI's can be obtained by contacting Ashley Todd.

**Question 6:** What is required when a Girl Scout activity takes place in a private residence?

**Answer:** Girl Scouts of Eastern Missouri's ("Eastern Missouri") commercial general liability policy provides liability coverage for leaders who hold meetings in their home, but "Eastern Missouri's" property/casualty insurance does not cover the leader's home or personal property, whether the home is owned, rented or leased. It is the homeowner/lessor's responsibility to make sure that there is adequate property/casualty insurance coverage in place. Registered members participating in Girl Scout activities in a home who are injured are covered by the Girl Scout Activity Insurance provided as part of the GSUSA membership registration fee. This insurance only provides coverage for accidents.

**Question 7:** Does "Eastern Missouri's" insurance cover accidents in which the leader is transporting girls in a privately owned vehicle?

**Answer:** The insurance on the vehicle is always primary, "Eastern Missouri's" insurance is secondary. The coverage on the vehicle must meet state minimum limits in order for the vehicle to be used to transport girls.