

Certificates of Insurance

A Certificate of Insurance (COI) is a form which identifies how much insurance the holder possesses.

Eastern Missouri is obligated to ensure, to the extent reasonably possible, that any site or facility, vendor or program provider we use is safe. One measure is documentation of adequate insurance. Eastern Missouri requires that a COI be requested from:

- Operators of a program site
- Vendors
- Program providers
- Program collaborators

Girl Scouts of Eastern Missouri requires a minimum total per occurrence limit of \$1,000,000. This can be in a Primary Commercial General or a combination of a Primary General Liability Policy and a Broad Umbrella liability policy. If vendors are performing services at any of Eastern Missouri's facilities or any facility rented by Eastern Missouri, workers compensation coverage is required. If the vendor is coming onto an Eastern Missouri site or is providing transportation as part of a program, the COI must also include automobile coverage.

Depending upon the Girl Scout activity or function, insurance must be held in some or all of the following categories and amounts:

- Commercial general liability: \$1,000,000 minimum
- Automobile liability: \$1,000,000
- Transportation: \$1,000,000 (if providing group transportation)
- Workers compensation and employer liability per state statute

Girl Scouts of Eastern Missouri should be named as Certificate Holder and named as additional insured for activities considered high risk activities and as required by *Safety Activity Checkpoints*.

Certificates of insurance are not needed for the use of sites owned by Eastern Missouri and certain other sites. For a complete list of sites and organizations for which Eastern Missouri does not need a COI, and the organizations which have already provided a COI, check the list on the Eastern Missouri website at [Forms>Certificates of Insurance>Listing of Organizations Providing Acceptable Evidence of Insurance](#).

For additional information on COIs, check out the Eastern Missouri website at [Forms > Certificates of Insurance](#).

Procedure for obtaining a COI

Before beginning the procedure for obtaining a COI, check the list on the Eastern Missouri website or check with your Community Development Manager (CDM) to find out whether Eastern Missouri has already received a COI from the provider.

If no COI is has been received:

1. At least two weeks prior to the event, contact the program site and request a COI.

2. Ask that the COI be issued to Girl Scouts of Eastern Missouri and sent to the Chief Finance and Administrative Officer.
3. If you plan to use the vendor on a recurring basis, request that the COI be reissued automatically each year when the policy is renewed

An Eastern Missouri staff member can obtain a COI for you.

- If the COI is needed for a troop trip of at least two days and one night, send the request to the Eastern Missouri Troop Trip Coordinator at the service center
- If the COI is needed for a purpose other than a troop trip, send the request to the Community Development Manager (CDM) for your district

Provide the following information:

- Name of the person making the request
- Facility manager or program provider
- Address of facility or program provider, including city, state and zip code
- Telephone number and email address or fax number for the facility or provider
- The program or activity to be held

If the provider asks for a written request, ask the Troop Trip Coordinator or CDM to send you a written COI request. Please allow 48 hours to process each request.

Direct questions about COIs to your CDM or the Troop Trip Coordinator, as appropriate. You can also contact the Assistant Controller.