

Certificates of Insurance

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

Girl Scouts of Eastern Missouri (GSEM) is obligated to ensure, to the extent reasonably possible, that any external entities, such as vendors, program providers/collaborators, organizations, companies, sites or facilities used are safe. One measure of safety is evidence of adequate insurance coverage. When planning something on behalf of GSEM, such as a troop meeting or district/neighborhood event, you should obtain a COI from any involved external entities.

On COIs from external entities, GSEM requires a minimum total per occurrence limit of \$1,000,000 in primary commercial general liability or a combination of commercial general liability and a broad umbrella liability policy. In addition:

- commercial bus transportation (more than 40 seats) requires \$10,000,000 of coverage as a combination of commercial general liability and umbrella but not automobile liability;
- if an external entity comes to a GSEM site or facility or provides transportation as part of a program, GSEM also requires at least \$1,000,000 of automobile coverage;
- if an external entity performs services at any GSEM site or facility or any site or facility that GSEM rents, workers compensation coverage is required per state statute;
- professional liability coverage of at least \$500,000 is required to cover consultants in instances where GSEM relies on their professional opinion, in case it proves incorrect.

Obtaining a COI

Contact the external entity to request a COI. Request that the COI be issued with Girl Scouts of Eastern Missouri, 2300 Ball Dr., St. Louis, MO 63146 listed as a Certificate Holder. GSEM requires that it be listed as a Certificate Holder to ensure we receive notification if the external entity's insurance policy is altered or canceled, as this may affect whether the external entity will be approved for use.

For high-risk activities, including but not limited to high adventure (such as challenge courses, rock climbing, ziplining, etc.), hayrides, food-related and transportation, also request that GSEM be named as an Additional Insured. GSEM requires that it be named on the external entity's insurance policy in case there is a claim resulting from an injury or accident to a participant for which the external entity and/or its personnel are responsible. GSEM is also required to be named as an Additional Insured in instances where services are performed at GSEM's sites or facilities.

If you plan to use the external entity for Girl Scout activities on a recurring basis, you can also request that the COI be reissued to GSEM automatically each year when the policy is renewed. COIs should be submitted to your Community Engagement Manager, or the Director, Risk Management and IT, who will review them to ensure they meet GSEM's standards. If you need assistance obtaining a COI, contact your Community Engagement Manager (or the Director, Risk Management and IT if the COI is for a trip).

If an external entity refuses to provide a COI, contact your Community Engagement Manager or the Director, Risk Management and IT for assistance. These instances are handled on a case-by-case basis.

Do I always need to request a COI?

A COI is required from all external entities used on behalf of GSEM, including non-residential troop meeting places. However, you do not need to request a COI for the below entities, which have already provided acceptable evidence of insurance coverage:

- Sites and facilities owned by GSEM;
- External entities that have already provided GSEM evidence of acceptable insurance coverage (you can find a database of these external entities by navigating to girlscoutsem.org > Members > For Volunteers > Insurance > Certificates of Insurance (COIs) > [Database of Organizations Providing Evidence of Acceptable Insurance Coverage](#));
- Catholic parishes, churches, schools and agencies operated by the Archdiocese of St. Louis;
- Public school districts insured through Missouri United School Insurance Council (MUSIC), which covers all school districts in GSEM's jurisdiction EXCEPT Kirksville, Crawford County R-II, Fox, Brookfield, LaPlata, Middle Grove, St. Louis Public, and St. Louis County Special, for which COIs must still be obtained;
- Sites and facilities operated or administered by the State of Missouri or its departments;
- Cities, including their parks and recreation facilities, insured through St. Louis Area Insurance Trust (SLAIT), Missouri Intergovernmental Risk Management Association (MIRMA) or Missouri Public Entity Risk Management Fund (MOPERM);
- Licensed vendors with GSUSA;
- Public venues, such as restaurants, libraries, museums, etc., that are being used for their intended purposes. For example, if your troop visits a fast food

restaurant to have lunch and play on the restaurant's playground, no COI is required. The restaurant's dining room and playground are public locations being used for their intended purposes. However, if the restaurant has a private meeting room you plan to use for a troop meeting or you want to take your girls on a tour of the kitchen, a COI is required.

My troop plans to set up a Fall Product/Cookie booth at a local business. Do I need to request a COI?

If the booth will be located outside the outermost door of the business, no COI is required. If the booth will be inside the outermost door of the business, a COI is required. If any booth at any commercial establishment will be inside the establishment, a COI is required from the company at the corporate level. For Council-scheduled booths, GSEM will take care of any required COIs.

When an External Entity Requests GSEM's COI

External entities may request GSEM's COI when a Girl Scout group has a meeting or event at their site or hosts a cookie booth in front of their business. This is standard practice and is commonly requested in contracts.

First, you should check to see if GSEM has already issued a COI to the external entity. This information can be found by navigating to girlscoutsem.org > Members > For Volunteers > Insurance > Certificates of Insurance (COIs)

If GSEM has not issued a COI to the external entity, contact your Community Engagement Manager (or the Director, Risk Management and IT if the COI is for a trip) to request that they be sent one. Provide:

- the name and address of the external entity requesting GSEM's COI;
- the email address (or fax number, if email is not possible) to whom the COI should be sent;
- the activity for which the COI is needed;
- if the COI should be reissued automatically each year when the policy is renewed (if you plan to use the external entity for Girl Scout activities on a recurring basis);
- if the external entity requested to be listed as an Additional Insured.

If you have any questions regarding COIs or whether a COI is needed, please contact your Community Engagement Manager or the Director, Risk Management and IT.