

What is a Certificate of Insurance (COI)?

A COI is a form provided by the operator of a program site (excluding sites owned by Girl Scouts of Eastern Missouri "Eastern Missouri"), which identifies a specified amount of coverage the insured holds in various categories, e.g. commercial general liability, automobile, professional liability and workers compensation.

Why does Eastern Missouri require COI's?

Girl Scouts of Eastern Missouri's national Girl Scout insurance broker has advised us that it is both appropriate and necessary to request and receive COI's from the owner/operators of facilities used by our girl members. "Eastern Missouri" is obligated to ensure, to the extent reasonably possible, that any site or facility we use for our girls is safe. One measure is the evidence that the facility is adequately insured. Organizations providing sites and facilities for the use of Girl Scouts do so because of their support for the mission of Girl Scouts, and the girls we serve.

How to obtain a COI and what should be included on the COI.

At least 2 weeks prior to the event, contact the appropriate person at the program site and request a COI. The COI must be issued to Girl Scouts of Eastern Missouri. If you plan to use this vendor on a recurring basis, please request that the COI be reissued automatically each year when the policy is renewed. By doing so, the insurance company will automatically send an updated COI to "Eastern Missouri".

Where is the online list for organizations providing evidence of acceptable insurance coverage located?

Navigate to the Girl Scouts of Eastern Missouri website>scroll to the bottom of the webpage>Forms>Certificates of Insurance>Listing of Organizations Providing Acceptable Evidence of Insurance Coverage

Instances where a COI is and is not required.

We do not need COI's for political subdivisions of the State of Missouri; all catholic parishes, churches, elementary schools, and agencies operated by the Archdiocese of St. Louis(see list); public school districts insured through the M.U.S.I.C. pool; cities insured through SLAIT; licensed vendors with GSUSA.

There is a complete list of organizations for which "Eastern Missouri" does not need a COI in the footnote at the end of the online COI list located at <http://www.girlscoutsem.org/Certificates-Of-Insurance.aspx#Ut19IE3nbr>

Acceptable amounts of coverage required on a COI.

"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 our facilities or any facility that we rent, we require workers compensation coverage per state statute. If the vendor is coming onto an "Eastern Missouri" site or is providing transportation as part of a program, the COI must also include at least \$1,000,000 of automobile coverage.

Why Girl Scouts of Eastern Missouri would prefer to be named as an additional insured.

The term Additional Insured refers to the practice of the insured entity naming "Eastern Missouri as additional insured. This allows "Eastern Missouri" to be named on the vendor's insurance policy in case there is a claim resulting from an injury or accident to a program participant for which the vendor and/or its personnel are responsible. For high risk activities-mainly food related and transportation- "Eastern Missouri" recommends that we be named as additional insured. We are required to be named as additional insured in instances where services are being performed on our site.

When is Workers Compensation insurance required.

Workers compensation coverage is required in instances where the vendor performs services on any "Eastern Missouri" site or any site that "Eastern Missouri" rents for a program/event. "Eastern Missouri" CANNOT waive workers compensation coverage. If a vendor's employee is injured on our site, they can file a claim against our workers compensation if the vendor does not carry workers compensation coverage. Also, our workers compensation carrier each year audits our records to ensure that we have workers compensation COI's for all vendors working on our sites.

When is Professional Liability insurance required.

Professional liability insurance at a minimum of \$500,000 is required to cover consultants in instances where we would be relying on their professional opinion, in case it proves to be incorrect.

When is additional insurance coverage required.

Commercial bus transportation (more than 40 seats) requires \$10,000,000 of insurance coverage. The coverage can be a combination of commercial general liability and umbrella coverage but not automobile liability coverage.

Shopping malls typically have the additional insured listed for \$2,000,000 of coverage.

How to find out if Girl Scouts of Eastern Missouri has issued a COI to a vendor or program provider.

A complete list of COI's issued to vendors/program providers from "Eastern Missouri" can be found on the website at <http://www.girlscoutsem.org/Forms.aspx#.Ut1-RU3nbc>.