



“Protect the Lodge, Protect the Mission”

CERTIFICATE OF INSURANCE (COI)

What is a Certificate of Insurance

A Certificate of Insurance (COI) is a document issued by an insurance company or broker. The COI verifies the existence of an insurance policy and summarizes the key aspects and conditions of the policy. A standard COI contains the following information:

- The Insured/policyholder’s name,
- The policy’s effective dates,
- The types of insurance coverages: General Liability, Liquor Liability, Auto Liability, Workers Compensation etc.,
- The policy limits for each listed coverage
- Any additional interests such as name, date and location of an event. Requests for additional insured status etc.
- The Certificate Holder’s name: This is the business or entity requesting the COI. Their name and contact information appear in the bottom left-hand corner

Why is a Certificate of Insurance Required

In today's increasingly litigious environment, the Lodge faces many potential liabilities ranging from property damage to bodily injury and beyond. Certificates of insurance (COIs) are used in situations where potential claims/lawsuits for bodily injury and property damage against the insured.

Comprehensive insurance coverage, as evidenced by a certificate of liability insurance, acts as a shield against these uncertainties.

When should a Certificate of Insurance be requested

Simply put, when hiring an independent contractor or business to perform services at or on Lodge property, or on behalf of the Lodge, the Lodge should obtain a certificate of insurance (COI), from either their insurance agent or insurance carrier.

The Lodge should always ask for and receive a COI before anyone, leases, works on, or provides a service to, for the Lodge. All written contracts, should contain insurance requirements, including coverage and limits required that are verified with a COI.

The Lodge should hold on to any COI obtained, since the Lodge does not know when a claim or lawsuit may arise out of the lease arrangement, work at, or service performed on behalf of the Lodge by someone else.

Requesting Certificate of Insurance (COI)

Call Lockton @ 866-836-3373, or email Lockton: certificaterequest@locktonaffinity.com