

CERTIFICATE OF INSURANCE (COI)

What is it?

- A COI is a Certificate Of Insurance policy. It protects the policyholder from having to pay out of pocket for damages that occur on the day of their event, in relationship with their event.

Who is required to have it?

- Every vendor working onsite the day of, including the hosts of the party, must carry their own policy.
- Some examples of policy holders: Company or individual(s) hosting event, planner for the event, caterer, bartending company, DJ, etc.

Why do I need it?

- In case of an accident, we require every vendor to be protected from monetary liability of damages.
- Check out this article from [Thimble](#) about COI's.

Why does every vendor need to carry their own policy?

- Every vendor is required to carry their own policy to ensure they are able to cover any damage they may be responsible for as an individual or business.

How do I get it?

- There are several ways to obtain your COI. You can visit www.theeventhelper.com or www.eventsured.com, or you can check with your normal insurance broker.

How do my vendors get it?

- Most vendors will have their own general liability policy for their business that they can add us onto. For those that do not already carry these policies, they can use the websites above to obtain it.

What are the criteria?

- Each vendor's COI must be for a \$1 million general liability policy.
- YMCA Camp Erdman must be listed as additionally insured, or as certificate holders.
- The dates listed on the policy must cover the day(s) of your event. If your event end time is after 11:59pm, COI's must have coverage for a minimum of two days.

Verbiage for additionally insured:

- YMCA Camp Erdman
69-385 Farrington Hwy
Waiialua, HI 96791