

# Certificate of Insurance

Certificate of Insurance adds an organization and/or location to the BSA insurance policy for a specific time and reason. For example, if a unit holds a family dinner at a local church, that church can be named additionally insured for the duration of the family dinner. A location can be named additionally insured for up to one year to cover all official Scout meetings and functions, if the unit meets there regularly (see below for details on how long a COI is good for.)

A Proof of Insurance looks like the COI but is intended to be used only as proof the unit has insurance. It does not name any organization or location as additionally insured. These are used primarily for service projects.

## Frequently Asked Questions

- *What is the difference between \$1 million and \$2 million COIs?*

We can acquire either form for you. Most organizations only require a \$1 million for each occurrence policy, while a few require a \$2 million aggregate. If you require a policy that needs an amount over \$1 million for each occurrence, the COI must be produced at the National Council Service Center.

- *When do I need a COI?*

In general, you'll only need to request a COI from the Council if an organization you're working with or visiting requests you obtain one. Usually, the organization will have its written insurance requirements in a contract or agreement. It is helpful to supply a copy of this to the Council when making your request. (A copy of written requirements is required for \$2 million COIs to be processed. See above.)

- *How can I get a COI?*

To obtain a certificate of insurance, fill out this form: <https://tinyurl.com/PTAC-COI>

- *How long does the COI coverage last?*

The certificate of insurance coverage begins March 1 and ends February 28 of the following year.

- *When can a COI not be issued?*

A COI cannot be issued for service projects, including Eagle Service Projects. However, we can provide proof of insurance for a service project.

- *Can a Chartered Organization be issued a COI/POI?*

The Chartered Organization Agreement, signed during each recharter process, states that a chartered organization is covered under the BSA insurance policy. There is a Chartered Organization Agreement included in each Recharter Packet every year, which covers all official Scouting activities. Chartered Orgs should not need an additional COI. If you need a replacement Chartered Organization Agreement, please contact your local district executive.

- *How long will I have to wait to receive my COI?*

We ask for a one-week lead time from when you'll need to provide the COI to the Certificate Holder. For example, if the Certificate Holder requires the COI two weeks before your event, we ask that you make the request three weeks prior to your event.

\$2 million COIs must be produced at the National Council Service Center, which requires a two-week notice. Please plan accordingly.

***My question wasn't answered here. Who do I contact?***

**[456certinsurancerequest@scouting.org](mailto:456certinsurancerequest@scouting.org)**