

Youth Protection Program – Certificate of Insurance (COI) Cheat Sheet

❖ Third-Party organizations and other non-UCF affiliated groups insurance requirements:

- A COI provides needed proof of insurance for off campus, non-University affiliated organizations. These groups will need to provide a current Certificate of Insurance (see below for insurance requirements).

Coverage	Each Occurrence	Aggregate
Commercial General Liability	\$1,000,000	\$2,000,000
Sexual Assault & Molestation	\$1,000,000	\$2,000,000
Automobile Liability (If transporting minors)		\$1,000,000
Workers Compensation & Employees' Liability (Per Statute):		
E. L. Each Accident	500,000	
E.L. Disease – EA Employee	500,000	
E.L. Disease – Policy Limit	500,000	

COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:			
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							
INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Sexual Assault & Molestation GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	X		ABC 123469241-02	03/10/2023	03/10/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$
B	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	X		DEF9876543210-01	03/10/2023	03/10/2024	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ 1,000,000
C	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$ <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS-MADE						EACH OCCURRENCE \$ AGGREGATE \$
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y / N <input type="checkbox"/> N / A If yes, describe under DESCRIPTION OF OPERATIONS below							
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required) University of Central Florida Board of Trustees included as Additional Insured with respects to the acts or omissions of the insured or those acting on behalf of the insured. Note: If this is an ongoing service or a vendor that will come out multiple times, they can leave off event dates and the certificate will be good as long as it is current.							

❖ Primary Elements Checked During COI Review

- Has the certificate expired (policy expiration date has passed or will pass before the first day of camp.)
- Do the camp dates fall within the policy effective and expiration dates?
- Is there an "X" next to sexual abuse and molestation as indicated in the above example?
- Is there an "X" next to automotive liability (if transporting minors) as indicated in the above example?
- Is University of Central Florida Board of Trustees listed as the certificate holder?
- Is University of Central Florida Board of Trustees included as an Additional Insured (An "X" should be shown in the additional insured column on the certificate for general liability and automotive liability).

❖ UCF Camp Insurance Requirements:

- <https://compliance.ucf.edu/enterprise-risk-management/insurance/>