



# Certificate of Insurance Guidelines

**All groups must present a complete Certificate of Insurance to Camp Hazen YMCA prior to their visit.**

## **REQUIREMENTS** (Insurance Carriers rates A- or better by A.M. Best):

- I. **Camp Hazen YMCA, Inc.** must be listed as the Certificate Holder<sup>(5)</sup> **AND** Additional Insured<sup>(3)</sup>. The certificate for Commercial General Liability, Auto Liability and Excess Liability must name Camp Hazen YMCA, Inc. as an Additional Insured **AND** state that coverages are Primary and Non-Contributory.
- II. The date(s) of the visit must be indicated in the “Description of Operations...” section. <sup>(1) (4)</sup>
- III. Commercial General Liability minimum of \$1,000,000 per occurrence;
  - i. \$2,000,000 general aggregate. This must include proof that there is no employee injury or labor law exclusion. <sup>(2)</sup>
- IV. If the user group has minors, you should list evidence of sexual abuse coverage. <sup>(6)</sup>
- V. Automobile liability coverage with limits not less than \$1 million per accident, including hired and non-owned automobile, if applicable. <sup>(2)</sup>
- VI. Valid Workers Compensation coverage in your state, if applicable.
- VII. If there is any professional exposure or activity involving any pollutant or lead, asbestos, mold or fungi, we require evidence of professional liability and environmental liability. <sup>(7)</sup>
- VIII. All policies must contain 30 days notice of cancellation or non-renewal, and be placed with insurers acceptable to Camp Hazen YMCA.

## **ACCEPTABLE INSURANCE CERTIFICATES**

- A. An ACORD form summarizing the group’s General Liability Policy (and Automobile Policy; if applicable) with the above minimums; or
- B. An ACORD form (or equivalent) summarizing the Personal Homeowners Policy (and Automobile Policy, if applicable) with the above minimums.

### **If your group cannot supply an acceptable Certificate of Insurance:**

Your group has the option of purchasing Group Rental Insurance coverage from Camp Hazen YMCA’s Insurance Carrier for an additional fee. The Group Rental contract contains the minimum requirements.