

**NC Division of Parks and Recreation
General Guidelines
Reading and Checking Certificates of Insurance (COI)**

Captions Below Correspond to Specific Sections of the COI

Producer

This information will be the contact information for the insurance broker or carrier. Please ensure the contact name and phone number is included in case contact is needed to clarify or ask questions concerning the COI.

Insured

This information will be the name and contact information of the named insured on the insurance policies. This should be the ***exact name of the company*** the Division is entering into an agreement with or issuing a permit to.

Insurer(s) Affording Coverage

This section will list the names of the insurance companies providing insurance coverage to the insured. The NAIC # is a number assigned to each individual underwriting company by the National Association of Insurance Commissioners.

Coverages

All COIs should have the minimum insurance requirements for each line of insurance per the corresponding agreement or permit that applies. Make sure that all sub-sections in this section are completed.

- Insured Letter
- Type of Insurance
- Additional Insured
- Policy Number
- Policy Effective Date
- Policy Expiration Date
- Limits

Please note that the policy coverage period should cover the time period of the event or agreement. Be sure to obtain an updated COI for the period and duration of the event or agreement if the policy expires before the event or agreement concludes.

Description of Operations/Locations/Vehicles

- A description of the event, project and/or work/services being performed should be listed in the description of operations for identification purposes.
- ***The Division should be listed as an additional insured for General Liability, Liquor Liability and Automobile Liability.***
- Workers' compensation and Professional Liability insurance coverage does not allow for additional insured status.

Certificate Holder

Per standard, the Certificate Holder address should read as follows:

NC Division of Parks and Recreation
121 West Jones Street
1615 Mail Service Center
Raleigh, NC 27699-1615

Other Information

Workers' Compensation

The NC Workers' Compensation Act requires that all businesses which employ three (3) or more employees, including those operating as a corporations, sole proprietorships, limited liability companies and partnerships obtain workers' compensation insurance. There are some exceptions for some businesses that employ people working on railroads, farm laborers, etc.

Individuals who are sole proprietors, members of LLCs, and partners are not counted automatically as employees. Corporate officers may elect to be excluded from coverage, but are still counted in determining whether a business has three or more employees.

If a business states they are not required to have workers' compensation insurance because they are not required based on the WC Act, have them complete the Workers' Compensation Indemnity Agreement.