CERTIFICATE OF LIABILITY INSURANCE — QUICK GUIDE
For Local Churches | Florida Conference of Seventh-day Adventists

Before any contractor begins work on church property, the church must receive a **Certificate of Liability Insurance (COI).** This document is your proof that the contractor carries the insurance required to protect the church from financial risk in the event of an accident, injury, or damage. Always forward the COI to the **Property Development Department (PDD)** for review and approval **before any work begins.**

⚠ **Never allow a contractor to begin work without a valid, approved COI on file.**

WHAT TO LOOK FOR ON A COI

1. **Verify the Insured**
   Confirm the **contractor's legal business name** matches the contract. The insured name on the COI must match the contractor's name **EXACTLY** (the names cannot differ).
2. **Check Policy Effective Dates**
   Confirm the **Policy Effective and Expiration dates** cover the full duration of the project.

If a policy expires before the project ends, request an updated COI before work continues.

3. **Confirm Coverage Types & Limits**
   All contractors must carry the following minimum coverage types: amounts can be categorized as **Small Projects/Large Projects**

Coverage Type	Minimum Required	Notes
General Liability	$1,000,000/$3,000,000 per occurrence	$3M/5M aggregate/umbrella
Auto Liability	$1,000,000	If vehicles are used on-site
Umbrella / Excess	$2,000,000+	Applies to GL & Auto
Workers' Compensation	State statutory limits	No waivers permitted
Professional Liability	$1,000,000+	For architects/engineers; might be more based on the size/value of the project

4. **Confirm Certificate Holder**
   The Certificate Holder must read exactly:

Florida Conference Association of Seventh-day Adventists
351 S. State Road 434 | Altamonte Springs, FL 32714

WHAT TO LOOK FOR ON A COI (CONTINUED)

5. Confirm Additionally Insured Status

The **Florida Conference Association of Seventh-day Adventists** must be listed as **Additionally Insured** on the contractor's General Liability and Auto policies — not just as Certificate Holder.

Look for this in the Description of Operations section or on a separate endorsement page.

6. Workers' Compensation — No Waivers

Every contractor with employees must carry **Workers' Compensation insurance.** Waivers are **not permitted** regardless of the contractor's structure or size.

- Check that **'Y' is marked** next to Workers' Compensation on the COI.
- Confirm the **policy number and expiration date** are valid.
- Sole proprietors with **Workers' Comp exemption** — Our policies do not permit this exemption.

Red Flags To Watch For

Stop and contact PDD if you see any of the following:
- Coverage limits below the required minimums
- Expired or missing policy dates
- Florida Conference Association not listed as Additionally Insured
- No Workers' Compensation coverage listed
- Contractor name doesn't match the contract

COI VERIFICATION CHECKLIST

- [ ] Contractor's legal name matches the contract
- [ ] Policy dates cover the full project duration
- [ ] General Liability: $1M per occurrence / $2M aggregate
- [ ] Workers' Compensation included — no waivers
- [ ] Florida Conference Association listed as Certificate Holder
- [ ] Florida Conference Association listed as Additionally Insured
- [ ] COI submitted to and approved by the Property Development Department

REMINDER: *All COIs must be reviewed and approved by the Property Development Department before work begins.*

For questions, please contact us at:

propertydevelopment@floridaconference.com
407-644-5000 ext 2160