CAMP WYMAN
*Experiences*

**Insurance Requirements for Vendors, Contractors, and Facility**

## Insurance Requirements

Wyman requires proof of insurance from vendors, contractors, and third-party facility users before services are rendered or facility use begins. Proof of insurance may be provided through:

- A Certificate of Insurance (COI) from an existing insurance policy, or
- An approved Special Events Liability Insurance policy when qualifying coverage is not otherwise available.

**All required insurance documentation must be submitted to Wyman at least two (2) weeks prior to the event date, arrival date, or start of facility use.** *Insurance coverage must be reviewed and approved before services are rendered or facility use begins.*

**Important:** Although your event or facility use may take place at Camp Wyman, the insurance documentation must list **The Wyman Center, Inc.** wherever the Certificate Holder and/or Additional Insured is required.

## Which Option Applies to You?

Wyman reserves the right to determine whether submitted insurance documentation is acceptable based on the planned activity and associated risks.

**Submit a Certificate of Insurance (COI) if:**

- You are a business, corporation, nonprofit organization, school, church, government entity, vendor, or contractor.
- Your organization already maintains liability insurance coverage.
- You can obtain a certificate from your insurance carrier or agent.

**Special Events Liability Insurance may be appropriate if:**

- You are an individual or private event host.
- You are an informal group that does not maintain its own insurance policy.
- You are organizing a one-time event and do not have qualifying liability coverage.
- Your existing insurance does not meet Wyman's insurance requirements.

## Required Coverage

Before on-site services, work, or facility use begins, vendors, contractors, and facility users must provide acceptable proof of insurance by COI or approved Special Events Liability Insurance showing:

- **Commercial General Liability:** Minimum **$1,000,000 per occurrence / $2,000,000 aggregate** for bodily injury and property damage. Some Special Events Liability policies may show a **$3,000,000 aggregate** carrier preset; Wyman’s standard minimum is **$2,000,000 aggregate**.
- **Additional Insured:** If the carrier cannot name The Wyman Center, Inc. as an Additional Insured, contact your Camp Wyman representative before purchasing or submitting the policy.
- **Policy Term:** Coverage must remain in effect for the full time on-site at Camp Wyman, including setup, event/service activity, and teardown when applicable.
- **Workers’ Compensation:** Required with statutory limits if employees, staff, subcontractors, or paid workers perform work on Wyman property.
- **Automobile Liability:** Minimum **$1,000,000** if owned, hired, rented, or non-owned vehicles are used in connection with the work or event.
- **Special Events Note:** Special Events Liability Insurance does not replace Workers’ Compensation or Automobile Liability requirements when those coverages apply.

## Option 1: Submit a Certificate of Insurance (COI)

Contact your insurance agent or insurance carrier and request a Certificate of Insurance showing the required coverage applicable to your work, event, or facility use. When required by Wyman based on the activity and available under the applicable General Liability policy, **The Wyman Center, Inc.** must be named as an **Additional Insured**. The certificate must also list **The Wyman Center, Inc.**, as the **Certificate Holder**. If your insurance carrier cannot name **The Wyman Center, Inc.**, as an **Additional Insured**, please contact your Camp Wyman representative before submitting documentation so Wyman can review the situation and determine whether the coverage is acceptable.

The certificate should list **Certificate Holder** as:

The Wyman Center, Inc.
600 Kiwanis Drive
Eureka, MO 63025

**Required Coverage**

- Commercial General Liability: Minimum $1,000,000 per occurrence and $2,000,000 aggregate
- Workers' Compensation: Statutory limits, if applicable
- Automobile Liability: Minimum $1,000,000, if applicable

Email or mail the certificate to your Wyman contact. Note: *There is typically no charge for obtaining a Certificate of Insurance from your insurance agent or carrier. Please allow sufficient processing time if requesting the certificate directly from your insurance company.*

## Option 2: Obtain Special Events Liability Insurance

If you do not have insurance coverage that meets Wyman's requirements, you may obtain Special Events Liability Insurance through a provider of your choice. Wyman highly recommends obtaining coverage through **Philadelphia Insurance Companies (PHLY)** because their Special Events Liability Insurance program meets Wyman's minimum insurance requirements, including liability limits and Additional Insured requirements.

Applicants are welcome to compare pricing and coverage options with other insurance providers. However, any Special Events Liability Insurance policy obtained from another carrier must provide coverage that meets or exceeds Wyman's insurance requirements and must include all required documentation, limits, endorsements, and Additional Insured and Certificate Holder designations. **If another carrier cannot name The Wyman Center, Inc., as an Additional Insured, please contact your Camp Wyman representative before purchasing the policy or submitting documentation.**

PHLY Special Events Liability Insurance can be purchased online at:
https://www.phly.com/products/SpecialEventsIns.aspx

## Minimum Insurance Requirements

Any Special Events Liability Insurance policy submitted to Wyman must:

- Provide Commercial General Liability coverage.
- Include limits of at least **$1,000,000 per occurrence** and **$3,000,000 aggregate**.
- List **The Wyman Center, Inc., 600 Kiwanis Drive, Eureka, MO 63025** as the **Certificate Holder**.
- Name **The Wyman Center, Inc.** as an **Additional Insured**.
- Remain in effect for the entire duration of the event or facility use.

## Alcohol-Related Requirements

If alcohol will be present at the event, the insurance documentation must:

- Include **Host Liquor Liability Coverage** or equivalent liquor liability coverage.
- Reflect that **The Wyman Center, Inc.** is the venue/location and not the alcohol provider.

- Be supported by any required liquor licenses or permits held by the renter, host, bartender, caterer, or other responsible party.
- Meet any additional alcohol-related requirements established by Wyman based on event size, attendance, admission charges, or service plans.

## PHLY Application Guidance

To help avoid delays and ensure the policy meets Wyman's requirements, use the following guidance when completing the PHLY application:

**Section 1 – Event Information and Coverage Limits**

- Select the appropriate event type.
- Enter the event duration and state where the event will occur.
- Enter total attendance, including volunteers.
- Select liability limits of **$1,000,000 per occurrence / $3,000,000 aggregate**.

**Section 2 – Policyholder Information**

- Enter the policyholder's name, address, phone number, and email address.
- Add any additional named individuals, if applicable.

**Section 3 – Alcohol and Liquor Coverage**

- Indicate whether alcohol will be present.
- Identify who will serve or provide alcohol.
- Wyman Center should be treated as the **venue/location**, not the alcohol provider.
- The renter, host, bartender, or caterer is responsible for alcohol service and any required permits or licenses.

**Section 4 – Venue, Dates, and Additional Insureds**

- Enter the venue name and address.
- Add the venue as an Additional Insured.
- Enter event dates and attendance.
- List **The Wyman Center, Inc.** as both:
  - **Additional Insured**
  - **Certificate Holder**

**Section 5 – Premium Summary and Policy Terms**

- Review all coverage limits, exclusions, and policy terms before proceeding.

**Section 6 – Payment and Submission**

- Complete payment and billing information.
- Review all disclosures and certifications.
- Submit the application.

After purchasing coverage, forward the policy documents and certificate to your Camp Wyman contact for review and approval.

## Questions or Assistance

If you have questions about Wyman's insurance requirements, the acceptability of your insurance coverage, or the documentation needed for your event or facility use, please contact your Camp Wyman representative before purchasing insurance or submitting materials. Early communication can help prevent delays and ensure all requirements are met prior to your arrival.