

Certificate of Insurance (COI)

When renting at Camp Cherith, a Certificate of Insurance is required.

What's included in a COI?

A standard COI typically includes the following details:

- Policyholder's name and address
- Insurance provider's contact information
- The policy number, start date, and expiration data
- The types of coverage provided — such as general liability, property, or commercial auto insurance — and the limits of each
- The names and information of any additional insured parties, Camp Cherith, 286 River Farm Lane, Lanark, Ontario K0G1K0
- A list of coverage exclusions or limitations
- The certificate holder (the entity requesting proof of insurance - Camp Cherith)
- An authorized representative's signature to validate the document.

How to get a certificate of insurance

If you need a COI, you can request one from your insurance company or broker. Many insurers let policyholders do this online, by phone, or via email. The average turnaround time is 1-2 days, but it may take longer in cases where specific coverage requirements need review and approval.

To speed up the process, be ready to provide details like the name and address of the certificate holder (Camp Cherith) and any specific coverage requirements. Once issued, review the COI to make sure everything is accurate before sharing it with the requesting party.

Understanding 'Additional Insureds' and 'Certificate Holders'

An 'Additional Insured' is a person or organization added to a policy for coverage. This is common in retreat rentals, where venues like Camp Cherith are added to a renter's policy for liability protection.

A 'Certificate Holder', as in Camp Cherith is the entity requesting the COI to verify the insured party has the right coverage. Common examples include landlords, venues, camps, etc.

ROBERTSON HALL

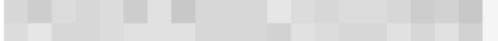
Delegated Underwriting Authority on behalf of the Participating Insurers

CERTIFICATE OF INSURANCE

This is to certify to: **Camp Cherith**
286 River Farm Ln,
Lanark ON K0G1K0

That policies of Insurance as herein described have been issued to the insured named below and are in force at this date.



Name of Insured: 

Address of Insured: 

Insurer: 

Location and Operations to which this Certificate applies:

RE: For a Youth Retreat to be held at Camp Cherith
286 River Farm Lane, Lanark from June 6th – June 9th

KIND OF POLICY	LIMITS OF LIABILITY	POLICY NUMBER	EXPIRY DATE
COMMERCIAL GENERAL LIABILITY (EXCEPT AUTOMOBILE) INCLUDING: PRODUCTS/COMPLETED OPERATIONS NON-OWNED AUTOMOBILE LIABILITY PERSONAL INJURY LIABILITY CROSS LIABILITY/SEPARATION OF INSURED TENANTS LEGAL LIABILITY – BROAD FORM SUB-LIMIT, IF ANY \$2,000,000. PER OCCURRENCE RESTRICTIONS (if any): REFER TO POLICY WORDINGS	\$2,000,000. INCLUSIVE LIMIT PER OCCURRENCE/ANNUAL AGGREGATE BODILY INJURY AND PROPERTY DAMAGE COMBINED		
OTHER	N/A		

ADDITIONAL INSURED: The following name is added to the policy as an Additional Insured, but only with respect to the above noted location and arising out of the Named Insured's operations. The policy limits are not increased by the addition of such Additional Insured beyond those stated in this Certificate.

Camp Cherith

NOTE: The insurance afforded is subject to the full terms, conditions, and exclusions contained in the applicable policy(ies). This certificate is issued as a matter of information only and confers no rights on the holder and imposes no liability on the insurer. The insurer will endeavor to mail to the holder of this certificate 15 days written notice of any material change in or cancellation of these policies, but assumes no responsibility for failure to do so.

ROBERTSON HALL INSURANCE INC.

per 

Date: 

CERTIFICATE OF INSURANCE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder and imposes no liability on the insurer. This certificate does not amend, extend or alter after the coverage afforded by the policies below.

INSURED'S FULL NAME AND MAILING ADDRESS	BROKER'S FULL NAME AND ADDRESS

COVERAGES

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 terms, exclusions and conditions of such policies.

LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS

TYPE OF INSURANCE	COVERAGE BASIS	LIMIT TYPE	LIMIT OF LIABILITY	DEDUCTIBLE	INSURANCE COMPANY AND POLICY NUMBER Subscribing Companies as	EFFECTIVE DATE	EXPIRY DATE
Liability							
Liability		General Aggregate	Not Applicable				
Bodily Injury and Property Damage	Occurrence	Each Occurrence	10,000,000	5,000			
Products and/or Completed Operations	Occurrence	Aggregate	10,000,000	5,000			
Personal Injury and Advertising Injury Liability	Occurrence	Aggregate	10,000,000	5,000			
Medical Payments	Occurrence	Each Person	25,000	Nil			
Tenants Legal Liability	Occurrence	Any One Premise	10,000,000	5,000			
Professional Liability Extension - Health Care Services	Occurrence	Per Occurrence	10,000,000	5,000			
Cross Liability			Included				
Contractual Liability			Included				
Non-Owned Automobile							
Hired Automobile (SEF 94)	Occurrence	Occurrence	100,000	500			
Non-Owned Automobile	Occurrence	Occurrence	10,000,000	Nil			

ADDITIONAL INSURED NAME AND ADDRESS	DESCRIPTION OF OPERATIONS/ LOCATIONS/ AUTOMOBILES/ SPECIAL ITEMS
CHERITH CHRISTIAN CAMPGROUND 286 RIVER FARM LANE, LANARK, ON K0G 1K0	Included as an Additional Insured(s) as per agreement(s) with the Named Insured
CERTIFICATE HOLDER - NAME AND MAILING ADDRESS	CANCELLATION
CHERITH CHRISTIAN CAMPGROUND 286 River Farm Lane, Lanark, ON K0G 1K0	Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavour to mail written notice to the certificate holder named on the left, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its brokers or representatives.
SUBSCRIBING COMPANIES ON BEHALF OF INTACT PUBLIC ENTITIES INC., AS MANAGING GENERAL AGENT:	A.M. BEST
Intact Insurance Company	"A"
Temple Insurance Company	"A+"
Underwriting at Lloyd's of London	"A"
Liberty Mutual Insurance Company (Property Only)	"A"
	Cancellation Notice: 30 days
	Authorized Representative
	Date

INSURED'S FULL NAME AND MAILING ADDRESS