

## Certificate of Liability Insurance (COI)

A COI is required for:

- Public events
- Private sporting events
- Events involving professional planners or third-party vendors (e.g., tents, tables, chairs, photographers, caterers, shuttles, florists, or temporary structures)
- If alcohol is allowed, served, or sold (where allowable)

If your business name will be listed as the Insured on the COI, please be sure to enter your organization's information under the "Organization" section when creating your account.

If alcohol is served or allowed at your event, a COI that includes an alcohol liability policy is required. If alcohol is sold at the event, insurance must be provided as well as a Temporary License. You may obtain this license through the [Division of Alcoholic Beverages and Tobacco](#).

Please note that COIs must be received no less than 14 days prior to your requested event date. Failure to provide a valid COI within this timeframe may result in the denial of your permit.

**Before submitting your COI, please confirm it includes:**

- ✓ **Minimum \$1,000,000 liability coverage**
- ✓ **St. Johns County listed as Certificate Holder**
- ✓ **St. Johns County named as Additional Insured**
- ✓ **Event description, date, and location listed in the Description of Operations**
- ✓ **Alcohol liability coverage included if alcohol will be allowed at the event**

You may forward these requirements directly to your insurance agent, who is typically familiar with preparing compliant certificates.

It is crucial that the name designated as the Insured on the COI corresponds with the name of the Applicant submitting the application. If the name of the Insured does not match the Applicant, the event details and Applicant's name should be listed in the Description of Operations section of the COI.

**Every certificate must include the following:**

1. The certificate must say "Certificate of Liability Insurance" across the top.
2. Your name or the organizer of the event must be listed as the Insured.
3. Under "Type of Insurance," all applicable insurance coverages must be indicated, including an alcohol policy.
4. Under "Limits," the policy must provide at least \$1,000,000 in coverage.
5. Depending on the type of business or rental associated with the event, additional types of insurance may also be indicated.

6. The “Description of Operations” section must include a description of the activity, including event type, date, and location.

*Example:* “5K Race on September 14, 2026, to be held at the beach in front of Butler Park East.”

7. The Certificate Holder must be listed as:

St. Johns County Board of County Commissioners  
500 San Sebastian View  
St. Augustine, FL 32084

8. The “Description of Operations” section must also state either:

- a. “St. Johns County is named as additional insured,” or
- b. “Certificate holder is named as additional insured.”

No special exceptions or conditions may be placed in this section. The certificate must clearly indicate that St. Johns County is named as Additional Insured for the event, either within the Description of Operations or by attached endorsement. Certificates listing St. Johns County as Certificate Holder only, without Additional Insured status, will not be accepted.

**Please note that alcoholic beverages are only permitted within the pavilion area.  
Glass containers and alcoholic beverages are strictly prohibited on the beach.**