

# TPE

## Certificate of Insurance (COI) **IMPORTANT & REQUIRED**

### WHY LIABILITY INSURANCE IS REQUIRED

Every exhibitor's contract requires the exhibitor or vendor to have exhibitor's insurance for the trade show, exhibition or event they are attending. The exhibitors are required to carry a minimum of \$1,000,000 of general liability insurance for the days of the event (including set up and tear down) and name the event producer as an additional insured. This information can be located on the back of the exhibitor's contract.

An exhibitor signs an exhibitor's contract and agrees to not only carry the exhibitor's insurance required, but also to hold the event producer harmless. The required insurance is to protect both the exhibitors and the event producer for claims that arise due to the exhibitor's actions or products. The exhibitors are responsible for their actions and products whether or not they purchase exhibitor's insurance.

While many exhibitors simply pass out information in their booth, others offer free product samples, sell products, demonstrate products on people attending the events, or maybe even do some type of performance. Accidents do happen at events, people slip and fall and people are hurt by products or have some other reactions. Displays can fall, damaging another exhibitor's property, occasionally hurting someone. Additionally, some exhibitors are from a foreign country, which makes it difficult to pursue claims or legal action.

In closing, exhibitors are responsible for their actions. As a result, exhibitors are required to provide a certificate of insurance to the event producer to verify they have the required insurance. This is or may be called trade show exhibitor's insurance, vendor insurance, exhibitor's liability insurance, general liability insurance, or a certificate of insurance (COI). The best business practice is for everyone who attends an event to be responsible for their own acts and products by having insurance in place to handle any claims that arise.

### **[CLICK HERE TO PURCHASE COI](#)**

If your current insurance provider cannot provide the Certificate of Insurance (COI), you can contact one of the companies below that can provide this coverage.

Insurance must be in place over the lease dates of the event (Monday, January 27, 2025 through Saturday, February 01, 2025) and name the following as the Certificate Holder and Additional Insured.

**BOOTH/EVENT SPECIFIC POLICY:**

FRANCES L. DEAN & ASSOCIATES, LLC

Bjorn Rosinus, E: [bj@fdean.com](mailto:bj@fdean.com), T: (239) 990-8161, T: (800) 745-2409 x172

*Event Specific Liability Insurance for \$59.00-\$75 depending on the state.*