

Effective Date: 01/01/2026

Pickleball 4All Y'all

Certification Event Insurance (COI) Requirements

Applicants must provide proof of insurance meeting the following requirements for certification and event approval.

Required Insurance Coverage

Workers' Compensation Insurance

- Sufficient coverage to address **all applicant employees** participating in the event
-

Commercial Insurance Coverage

Applicants must carry the following policies with **minimum limits** as outlined below:

- **Comprehensive Commercial General Liability**
- **Property Damage Insurance**
- **Automobile Liability Insurance**
 - Minimum of **\$1,000,000 per occurrence**
- **General Aggregate Insurance**
 - Minimum of **\$2,000,000 aggregate**

All policies and coverage limits must be written on an **occurrence basis only**.

Vendor Insurance Requirements

If the applicant hosts **vendors** at the event:

- Each vendor must carry:
 - Comprehensive Commercial General Liability
 - Property Damage Insurance
 - Automobile Liability Insurance
 - **\$1,000,000 per occurrence**
 - General Aggregate Insurance
 - **\$2,000,000 aggregate**
- The applicant must provide a **separate Certificate of Insurance (COI)** for each vendor.

Events Involving Children Under 18

If the event includes **children under the age of 18**, the applicant must provide:

Abuse and Molestation Insurance

- **\$1,000,000 per occurrence**
- **\$1,000,000 general aggregate**

This coverage must either:

- Be specifically included in the Comprehensive General Liability policy (documentation required), **or**
- Be provided as a **separate policy, COI, or rider**

Background Check Requirements

The applicant must provide documentation confirming that **all adult employees or volunteers (18+)** who have **direct programmatic interaction with children** have completed the following:

- **Pennsylvania State Criminal History Record Check** (Act 34 – PA State Police)
- **Pennsylvania Department of Human Services Child Abuse History Check** (Act 151)