COCO MARKET DELRAY

GENERAL LIABILITY · VENDOR REQUIREMENTS

Your Certificate of Insurance

exactly what it needs to say - and who to name

IN ONE LINE

Every Coco Market Delray vendor needs a General Liability policy that lists **three** Additional Insureds and carries **$1,000,000 / $2,000,000** in limits. Upload all three certificates at **cocomarket.org** at least **10 days before the market**. That's the whole thing - the how-to is inside, in four simple steps.

THE FOUR THAT GET A COI REJECTED

- **The Additional Insured description is missing.** Each certificate must state "Certificate Holder is named as Additional Insured" (see page 2).
- **The limits aren't right.** They must be at least $1M each occurrence / $2M aggregate.
- **A certificate holder's name or address is wrong.** Copy all three exactly as written on page 2 - "Beach" included.
- **Your business name doesn't match your application.** The insured name should match the name you applied to Coco Market under.

Insurance is mandatory for every vendor, no exceptions - it protects you, the vendors beside you, and every guest who walks the market. Set it up once and a good annual policy carries you through the whole year.

Questions? We're here to help.
Email hello@cocomarket.org

What your COI must say

COVERAGE & LIMITS

- **General Liability insurance** - any standard General Liability policy works.
- **These minimum limits,** exactly as your certificate lists them:

$1,000,000	$2,000,000
EACH OCCURRENCE	GENERAL AGGREGATE

THE THREE ADDITIONAL INSUREDS - ALL ON EVERY COI

Add all three to your policy and generate a certificate for each. Copy the names and addresses word for word.

ADDITIONAL INSURED 1

Cocoyogi Inc.

111 SE 1st Ave, Unit 319
Delray Beach, FL 33444

ADDITIONAL INSURED 2

City of Delray Beach

100 NW 1st Avenue
Delray Beach, FL 33444

ADDITIONAL INSURED 3

Delray Beach Downtown Development Authority

350 SE 1st St
Delray Beach, FL 33483

FOR YOUR INSURANCE AGENT - TWO REQUIREMENTS

Add each of the three as Additional Insured using the **CG 20 26** endorsement (Additional Insured - Designated Person or Organization). And each certificate must include this exact sentence in the Description of Operations: **"Certificate Holder is named as Additional Insured."** Both are required on every certificate.

Getting your insurance, step by step

NEW TO THIS? IN PLAIN ENGLISH

A COI (Certificate of Insurance) is just a one-page PDF from your insurance company. It proves you're covered and names the people your coverage protects. You'll create **three** of them - one for each name on page 2 - and upload them at cocomarket.org. Here's the whole thing in four steps.

1 Get a General Liability policy - any provider works

Already have General Liability insurance? You're set. Any provider is fine, as long as it meets the limits on page 2 and can add the three names. Need one? Any of these work - pick what fits:

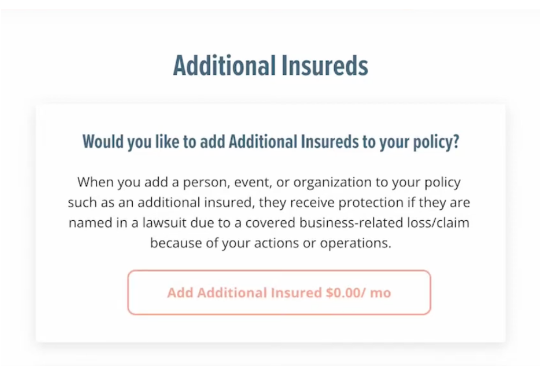
- **ACT Insurance** (Artists, Crafters & Tradesmen) - $49 per event, or about $24/month for the year. $1M/$2M, unlimited additional insureds. Try code **COCO5** for $5 off.
- **Thimble** - from about $56 per event, or about $44/month. Flexible by the day, month, or year.
- **Next Insurance** - annual coverage from about $30/month.
- **Selling food?** Food Liability Insurance Program (FLIP) - $299/year, $1M/$2M.

If you sell a physical product - food, skincare, candles - make sure **product liability** is included. Rates are as of July 2026; confirm current pricing with the provider.

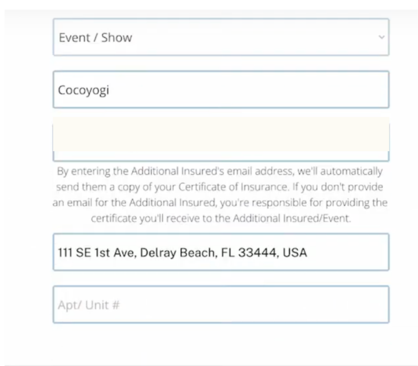
Our tip: an annual policy usually pays off - it covers every Coco Market plus any other market or festival you do all year.

2 Add the three names to your policy

In your insurance account, find **Additional Insureds** (or "Add Certificate Holder") and add all three names from page 2. Type each name and address exactly, and put the unit or suite in its own **Apt/Unit** box.



FIND "ADDITIONAL INSUREDS," CLICK ADD · EXAMPLE: ACT INSURANCE



ENTER EACH NAME + ADDRESS, APT IN ITS OWN BOX · EXAMPLE: ACT INSURANCE

Your screen may look a little different depending on your provider - you're looking for wherever you add an Additional Insured or Certificate Holder.

Download & send

3 Download a certificate for each name

Once all three names are on your policy, download a Certificate of Insurance (PDF) for **each one** - that's **three PDF files**. Before you download, double-check every name and address against page 2.

4 Upload all three - 10 days before, mandatory

Upload the three PDFs to your vendor profile at **cocomarket.org**. That's the only way we accept them - please don't email, text, or DM them.

- **The cutoff is 10 days before the market, and it's firm.** We submit your certificates to the City of Delray for approval, so all three need to be in and correct on time.
- **Your space isn't confirmed** until your COIs are approved.
- **We check every market.** If your policy lapses between events, you'll hear from us.

QUESTIONS WE GET

Do I really need insurance if I'm just sampling or offering a service?
Yes. Every vendor sends a COI, no matter what you're selling or offering. Sampling counts. Services count.

Why three certificates instead of one?
The City of Delray and the DDA each need their own certificate on file, and so do we - and we submit them to the City for approval. It's the same policy; you're just generating a PDF that names each one. Most providers do this in a couple of clicks once all three names are added.

Can I just email my certificates?
Please upload all three at cocomarket.org instead - it's the only way we accept them, and it logs them to your profile so we can submit them to the City. Emails, texts, and DMs get missed.

I use the same policy for other markets - is that fine?
Absolutely. An annual policy typically covers all your events for the year. You just add these three names and upload the certificates.

My insurance website is confusing - can you help?
Start with your provider's support team, they can add the names for you. Still stuck? Email hello@cocomarket.org and we'll walk you through it.

PLEASE SEND THIS TO YOUR INSURANCE AGENT

Coco Market Delray - COI

General Liability · vendor requirements

MINIMUM LIMITS

$1,000,000 each occurrence · $2,000,000 general aggregate

NAME ALL THREE AS ADDITIONAL INSURED (CG 20 26)

Cocoyogi Inc.
111 SE 1st Ave, Unit 319, Delray Beach, FL 33444

City of Delray Beach
100 NW 1st Avenue, Delray Beach, FL 33444

Delray Beach Downtown Development Authority
350 SE 1st St, Delray Beach, FL 33483

Each certificate's Description of Operations must state: **"Certificate Holder is named as Additional Insured."**

THEN

Generate a certificate for each of the three, then upload all three at **cocomarket.org** - at least **10 days before the market (mandatory)**.

hello@cocomarket.org

Questions? We're always here to help.