

Certificate of Liability Insurance (COI)

Purpose

Before beginning any work with County Housing, all contractors must provide a valid Certificate of Insurance (COI). This ensures compliance with:

- HUD insurance requirements
- Missouri State Workers' Compensation laws

Providing this documentation protects both the contractor and County Housing from risk related to bodily injury, property damage, or workplace incidents.

Required Insurance Coverage

1. Commercial General Liability (CGL) Insurance

HUD requires contractors to carry CGL insurance to cover claims of bodily injury and property damage arising from work performed under the contract.

Minimum Coverage Limits (Typical for HUD-Funded Projects in Missouri):

- **Each Occurrence:** \$1,000,000
- **General Aggregate:** \$3,000,000

2. Workers' Compensation Insurance

Missouri law requires *all* contractors—regardless of the number of employees—to carry Workers' Compensation insurance. This applies to every contractor working with County Housing.

Minimum Coverage Limits:

- **Each Accident:** \$500,000
- **Each Employee (Disease):** \$500,000
- **Policy Limit (Disease Aggregate):** \$500,000

Applicability

These requirements apply to all contractors and subcontractors performing work on HUD-funded projects in Missouri. This includes construction, modernization, and service contracts where HUD mandates proof of insurance.

Step-by-Step Process for Contractors

1. Obtain the required insurance from a licensed Missouri insurer.
2. Confirm your coverage limits with the County Housing Contracting Officer.
3. Have your insurer complete an ACORD 25 Certificate of Insurance form.
4. Review the COI to ensure all required fields are complete.
5. Submit your COI to County Housing **before work begins**.
6. Update and resubmit your COI before it expires to maintain compliance.

Certificate Holder Information

The Certificate Holder section of the COI must read exactly as follows:

County Housing (or) Housing Authority of St. Louis County

Attn: Procurement Officer
8865 Natural Bridge Road
St. Louis, MO 63121