

COCO MARKET JUPITER

GENERAL LIABILITY • VENDOR REQUIREMENTS

Your Certificate of Insurance

exactly what it needs to say - and who to name

IN ONE LINE

Every Coco Market Jupiter vendor needs a General Liability policy that names **Cocoyogi Inc.** as Additional Insured and carries **\$1,000,000 / \$2,000,000** in limits. Upload the certificate 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.** The 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.
- **The name or address is wrong.** Copy it exactly as written on page 2 - it's "Cocoyogi Inc.," and the unit number matters.
- **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



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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
EACH
OCCURRENCE

\$2,000,000
GENERAL
AGGREGATE

THE ADDITIONAL INSURED - ONE NAME, ONE CERTIFICATE

Jupiter is simpler than Delray. Add this one name to your policy and generate a single certificate. Copy the name and address word for word.

ADDITIONAL INSURED

Cocoyogi Inc.

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

Yes, the address is in Delray - that's Coco Market's business address, not the market location. It's correct for Jupiter too.

FOR YOUR INSURANCE AGENT - TWO REQUIREMENTS

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

ALSO DOING COCO MARKET DELRAY?

Delray needs **three** certificates, not one - Cocoyogi Inc., the City of Delray Beach, and the Delray Beach DDA - because we submit them to the City for permit approval. Jupiter is at a county park and doesn't require that. Same policy either way; you just generate the extra certificates for Delray. See the Delray COI Guidelines.



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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 **one** for Jupiter - naming Cocoyogi Inc. - and upload it 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 an additional insured. 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 Cocoyogi Inc. to your policy

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

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

ENTER THE NAME + ADDRESS, UNIT 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.

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Download & send

3 Download your certificate

Once Cocoyogi Inc. is on your policy, download a Certificate of Insurance (PDF). Before you download, double-check the name and address against page 2.

4 Upload it - 10 days before, mandatory

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

- **The cutoff is 10 days before the market, and it's firm.** Same rule as Delray, so you only have one date to remember.
- **Your space isn't confirmed** until your COI is 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 does Jupiter need one certificate when Delray needs three?

Delray is a City permit, so the City of Delray Beach and the DDA each need their own certificate and we submit them for approval. Jupiter is at Carlin Park, and the only name required is ours. Same policy, fewer PDFs.

Why is the address in Delray if the market is in Jupiter?

That's Coco Market's business address. The Additional Insured is the company, not the venue, so it's correct as written on page 2.

Can I just email my certificate?

Please upload it at cocomarket.org instead - it's the only way we accept it, and it logs to your profile. 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 the name and upload the certificate.

My insurance website is confusing - can you help?

Start with your provider's support team, they can add the name for you. Still stuck? Email hello@cocomarket.org and we'll walk you through it.



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PLEASE SEND THIS TO YOUR INSURANCE AGENT

Coco Market Jupiter - COI

General Liability · vendor requirements



MINIMUM LIMITS

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

NAME AS ADDITIONAL INSURED (CG 20 26)

Cocoyogi Inc.

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

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

THEN

Generate the certificate and upload it at cocomarket.org - at least **10 days before the market** (mandatory).

hello@cocomarket.org

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