

# COI Requirement Builder

Insurance

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

## Background

Defines the insurance a business should require from a vendor by risk — cover types, minimum limits, endorsements and contract language. Use it before hiring a vendor/contractor. To then check a vendor's certificate against these, use the COI Review & Compliance Check.

## Purpose of this tool & output

Define the insurance you should require from vendors

## How the output is used

Use it before hiring a vendor to define the cover types, minimum limits, endorsements and contract clause you should require.

## Important cautions

AI-generated requirements; a broker/lawyer should confirm limits.

## Companion documents

- COI Review & Compliance Check
- Additional-Insured / Endorsement Checker
- Subcontractor Insurance Compliance
- Tenant / Lease Insurance Verification
- Event Insurance COI Check
- COI Expiry / Renewal Monitor Guide

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.