

NO STRESS ZONE ENTERTAINMENT

CORPORATE EVENT OPERATOR RESOURCE

BOOKING BLOCKER TOOL

DJ Insurance Verification Checklist

What to confirm before signing any corporate DJ contract

PAGES

9

COMPLETE IN

20 MIN

nostresszoneent.com

Built by DJ Reese | Corporate Event Operator

Why This Checklist Exists

Every corporate event carries liability exposure. If your DJ vendor is uninsured, underinsured, or their coverage is out of date, that exposure flows to your organization. Legal and procurement teams need this document filled out before signing.

Miss any of these items and you carry the risk yourself. Not the vendor. Your organization.

Vendor Details

VENDOR LEGAL BUSINESS NAME

VENDOR DBA (if different)

PRIMARY CONTACT NAME AND ROLE

PRIMARY CONTACT EMAIL

PRIMARY CONTACT PHONE

YEARS IN BUSINESS

STATE OF INCORPORATION

W9 ON FILE (YES/NO)

Coverage Verification Requirements

REQUIREMENT	MINIMUM	VENDOR ACTUAL	PASS
General liability per occurrence	\$2,000,000		
General liability aggregate	\$4,000,000		
Additional insured status	YES		
Certificate holder is our org	YES		
Waiver of subrogation	YES		
Workers compensation	YES if has staff		
Umbrella (500+ attendees)	\$5,000,000		
Cert active through event date	YES		

Certificate Verification Steps

- ☐ Request certificate directly from vendor insurance carrier when possible.
- ☐ Confirm exact legal spelling of your organization on the certificate.
- ☐ Verify certificate holder listing is complete and accurate.
- ☐ Confirm additional insured status is documented on the certificate.
- ☐ Check certificate expiration date is AFTER your event date by at least 30 days.
- ☐ Call the insurance carrier to confirm certificate is active and paid up.
- ☐ File certificate PDF with your legal and procurement records.
- ☐ Set calendar reminder to re verify 60 days before event date.

Common Insurance Red Flags

Any of these signals means slow down and dig deeper before signing.

- ☐ Vendor delays sending the certificate more than 5 business days.
- ☐ Vendor sends screenshot or photo instead of actual PDF certificate.
- ☐ Vendor uses personal insurance policy for business events.
- ☐ Certificate limits are lower than requested in your RFP.
- ☐ Certificate holder listed incorrectly (typo, wrong entity name).
- ☐ Certificate is expiring within 60 days of event.
- ☐ Waiver of subrogation missing from the certificate.
- ☐ Additional insured only listed as blanket without your name.
- ☐ Vendor pushes back on providing certificate before contract signing.
- ☐ Insurance carrier is unlicensed in the event state.

Higher Coverage Situations

Some events need more than standard 2M per occurrence. Confirm your event requirements against these thresholds.

EVENT TYPE	MIN GL PER OCCURRENCE	UMBRELLA
Small corporate under 100 attendees	\$1,000,000	No
Standard corporate 100 to 500	\$2,000,000	No
Large conference 500 to 2000	\$3,000,000	Yes 5M+
Convention 2000 to 10,000	\$5,000,000	Yes 10M+
Public facing brand activation	\$5,000,000	Yes 10M+
Federal government venue	\$5,000,000	Verify with venue
Union venue (major convention)	\$3,000,000	Verify with union

Pre Event Reverification (60 days out)

- ☐ Confirm certificate is still active by contacting insurance carrier.
- ☐ Verify no policy changes have reduced coverage limits.
- ☐ Confirm additional insured status is still on the current certificate.
- ☐ Update filed certificate PDF with latest version.
- ☐ Confirm insurance covers venue jurisdiction (if event moved).
- ☐ Verify workers comp still active if vendor uses on site staff.
- ☐ Document verification date and person who confirmed.

Verification Log

INITIAL VERIFICATION DATE

VERIFIED BY

CARRIER CONFIRMED ACTIVE (YES/NO)

60 DAY RE VERIFICATION DATE

RE VERIFIED BY

NOTES ON ANY CHANGES OR CONCERNS

Need help vetting insurance? No Stress Zone Entertainment ships every certificate before contract signing. Visit nostresszoneent.com.