

**Insurance Certificates show that insurance is in force at a particular time to an interested party.**

These certificates fall into the following general categories and should be stored where you store your electronic insurance policy for easy reference.

1. Certificates issued for your account.
  - A. Certificates are issued by our office to those needing to know that you have insurance. Authorization needs to be confirmed through your office and once given we will send the original to the party involved with a copy to you. Should coverage or limits be required that you don't presently have then these will be discussed with you.
  - B. Certificates may also be issued by others for coverage that we do not provide. These also should be filed in this section.
2. Certificates required from others.
  - A. For certain business relationships, you should require others to show evidence of insurability by providing you with a Certificate of Insurance. We suggest that they have limits and coverage at least to the level of your General Liability, Automobile Liability, Workers' Compensation and Employers' Liability. Depending upon exposure you may want to require higher limits.
  - B. Many times you will be doing business with subcontractors and in order to keep your insurance from being primary or to comply with a contract, you need to have an Insurance Certificate on file. In addition to keeping your insurance company from charging you at primary insurance rates, this will prove that the subs have insurance and that your coverage is, therefore, secondary. Your premium will remain materially lower and the exposure will be with the responsible party.

**A sample insurance certificate is shown on the following page.**

