

FIELD GUIDE • FREE RESOURCE

Certificates of Insurance, *A Field Guide.*

The placement details that decide whether a certificate of insurance actually evidences coverage. Built for account managers, agency staff, and anyone who has to defend a COI under real claim conditions.

WHAT A COI ACTUALLY IS

A certificate of insurance is a document evidencing that a policy is in force. It does not modify, extend, or alter coverage. The underlying policy controls. A COI is a snapshot, not a contract. Treat the language on it as data, not as legal guarantee.

ADDITIONAL INSURED LANGUAGE

Adding a third party as an additional insured (AI) extends the named insured's liability coverage to the AI for claims arising from the named insured's operations. The exact endorsement language matters.

ENDORSEMENT	COVERS
CG 20 10	Owners, lessees, contractors — ongoing operations
CG 20 37	Owners, lessees, contractors — completed operations
CG 20 33	Automatic AI when required by written contract
Blanket AI	Any party named in a written contract

Watch for: ongoing-operations only when completed-operations is required, or schedules limited to a single project when the contract calls for blanket coverage.

WAIVER OF SUBROGATION



A waiver of subrogation prevents the carrier from recovering paid claim dollars from a third party (often the insured's client). Common in construction, lease agreements, and vendor contracts. On the GL side, look for endorsement CG 24 04. On workers comp, the WC 00 03 13 (blanket) or WC 00 03 13A (specified). Carriers often charge a premium for waivers; budget for it.

PRIMARY & NON-CONTRIBUTORY

Primary & non-contributory (P&NC) language requires the insured's policy to respond first and not seek contribution from any other policy that may apply to the same loss. Routinely required in construction master service agreements. Look for endorsement CG 20 01 or carrier equivalent.

COMMON COI MISTAKES

- AI endorsement scope (ongoing only) doesn't match contract requirement (ongoing + completed)
 - Waiver of subrogation referenced but no actual endorsement on the policy
 - P&NC stated but the carrier hasn't actually issued the endorsement
 - AI listed for a project the policy specifically excludes (e.g., residential carve-out)
 - Coverage limits on COI exceed actual policy limits (clerical error)
 - COI delivered after contract execution — no time to negotiate gaps
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PRE-ISSUANCE CHECKLIST

- Read the contract section requiring insurance, not just the COI request
- Verify the actual policy includes the endorsements being referenced
- Confirm AI scope: ongoing, completed, or blanket
- Match limits on COI to actual policy declarations
- Confirm cancellation notice provisions match contract language
- Send the COI to the certificate holder, not just the insured
- Calendar follow-up at policy renewal for re-issuance