

Certificates of Insurance (COIS)

A Comprehensive Guide

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Disclaimer: A statement clarifying that the COI is for informational purposes only, and does not alter, amend, or extend the coverage afforded by the policies listed.

2

Authorization Date: Date the COI was authorized. Be sure to obtain the most recent COI before each job to ensure all policies are active, and have the appropriate limits.

3

Producer: Information about the insurance agent or broker who issued the COI, including their name, address, and contact details.

4

Insured: Details of the policyholder, such as the name and address of the individual or entity holding the insurance policy.

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Insurers Affording Coverage: The name of the insurance carrier providing coverage.

6

Coverages: Types of insurance coverage provided, such as general liability, auto liability, workers' compensation, etc., along with policy numbers, effective dates, expiration dates, and coverage limits.

7

Description of Operations: Brief description of the endorsements provided by the policy or locations, assets, or vehicles covered under the policy.

8

Certificate Holder: Name and address of the entity requesting the COI, typically a client or third party requiring proof of the insured's coverage.

9

Authorized Representative: The signature of the insurance agent or broker, validating the COI's authenticity.

