

# Certificates of Insurance (COIS)

## A Comprehensive Guide

1

**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

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

3

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

4

**Insurers Affording Coverage:** Names and possibly contact information of the insurance company or companies providing the coverage.

5

**Coverages:** A detailed list of the types of insurance coverage included in the policy, such as general liability, auto liability, workers' compensation, etc., along with policy numbers, effective dates, expiration dates, and coverage limits.

6

**Description of Operations:** Brief description of the insured's operations, locations, or vehicles that are covered under the policy.

7

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

8

**Cancellation:** Outlines the notification requirements and procedures in the event the policy is canceled before the expiration date.

9

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

