

Certificate of Insurance Review Guide



A comprehensive checklist for CSRs and Account Managers to ensure accurate, compliant COI issuance. This guide highlights critical review areas, common pitfalls, and best practices to protect both your agency and your insureds.

Producer Information Section

Agency Details


Verify: Agency name, address, phone, and contact information are current and accurate. Out-of-date information can delay claims or cause confusion.

Best Practice: Double-check producer contact information quarterly to ensure it reflects any recent changes in staff or office locations.

Insured Information

Verify: Insured's legal name matches policy declarations exactly. Include DBA if applicable and relevant to the certificate holder's contract.

Common Mistake: Using abbreviated or informal business names instead of the exact legal entity name shown on the policy.

 **Critical Note:** Mismatched names between the COI and actual policy can result in coverage denials. Always reference the policy declarations page.

Insurance Coverage Types & Limits



General Liability

Verify occurrence vs. claims-made form. Confirm aggregate and per-occurrence limits match policy. Check policy and aggregate apply per project/location if required.



Auto Liability

Confirm coverage symbol (Any Auto, Owned, Hired, Non-Owned). Verify combined single limit or split limits match declarations. Note if scheduled vehicles apply.



Umbrella/Excess

Verify umbrella follows form or has separate terms. Confirm it applies over the primary policies listed. Check aggregate and per-occurrence limits accurately.



Workers Compensation

Verify statutory limits for the applicable state(s). Confirm EL limits match policy. Include state abbreviations where coverage applies, especially for multi-state operations.

Policy Effective Dates

Verify Active Coverage

Confirm all policy effective and expiration dates are current and that coverage is active on the date of COI issuance. Never issue a COI for expired or future policies unless specifically requested and noted.

- Check each policy listed has overlapping dates
- Note any gaps in coverage periods
- Verify renewal dates are accurate

Cancellation Language

Standard COIs include language about cancellation notice days. Be aware that this language is **not a policy endorsement** and does not create a contractual obligation to provide notice.

Key Point: The 30-day cancellation notice on the COI is standard ACORD language, not a guarantee of actual notice.

Certificate Holder Information

01

Accurate Name and Address

Use the **exact** legal name and address provided in the contract or certificate request. Verify spelling and format carefully. An incorrect certificate holder name may invalidate the certificate's purpose.

02

Understand Their Rights

The certificate holder is **not** automatically an additional insured by being listed here. That requires a specific endorsement and checking the Additional Insured box with proper description language.

03

Do Not Over-Promise

Being listed as certificate holder only means they receive evidence of insurance. It does not grant them coverage rights, notice obligations, or policy control unless specifically endorsed.

Additional Insured & Waiver of Subrogation

The Most Critical Section to Review

This is where the majority of COI errors occur. **Never blindly check these boxes or add wording without verifying the actual policy endorsements.** Incorrectly representing coverage can create serious E&O exposure for your agency and leave your insured without expected protection.

Additional Insured Status


STOP and verify: Does the policy include an Additional Insured endorsement? What is the **exact** scope of coverage (ongoing operations, completed operations, both)? Who is covered (blanket vs. scheduled)?

Do Not: Check this box just because the contract requires it. Check it only if the policy actually provides the coverage.

Waiver of Subrogation

STOP and verify: Does the policy include a Waiver of Subrogation endorsement? Is it blanket or specific to this certificate holder? Does it apply to the right policy types (GL, AL, WC)?

Do Not: Check this box unless you have confirmed the waiver endorsement exists and applies to this specific certificate holder.

 **E&O Warning:** Misrepresenting Additional Insured or Waiver of Subrogation coverage is one of the leading causes of agency errors and omissions claims. Always verify endorsements before issuing the COI.

Description of Operations Section

The Danger Zone: What Never to Include

The Description section is intended for **brief, factual descriptions** of the insured's operations relevant to the certificate holder. It is **NOT** a place to add contract language, grant coverage, or make promises about policy terms.

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What to Include

- Brief description of work or services being performed
- Project name, location, or contract number if relevant
- Reference to Additional Insured or Waiver endorsements **only if they exist on the policy**

Example: "General contracting services for ABC Building Project. Certificate holder is Additional Insured per policy endorsement for ongoing operations."

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What NEVER to Include

- **Policy amendments:** "Coverage includes XYZ" when it doesn't exist
- **Indemnification language:** "Insured will hold harmless..."
- **Certificate holder as loss payee or mortgagee** (wrong form entirely)
- **Primary and non-contributory language** unless endorsed on policy
- **Notice requirements beyond standard COI language**

"The Description section is not a substitute for proper policy endorsements. Never add language that modifies, extends, or promises coverage that doesn't exist on the actual policy. This is where most agencies get into E&O trouble."

Common Dangerous Phrases to Avoid

RED FLAGS

- "Certificate holder is primary and non-contributory" (*unless endorsed*)
- "Insured waives all rights of subrogation" (*unless endorsed*)
- "Coverage is per contract requirements" (*vague and dangerous*)

MORE RED FLAGS

- "Certificate holder is named insured" (*incorrect status*)
- "30-day notice of cancellation guaranteed" (*not enforceable*)
- "Blanket additional insured applies" (verify actual endorsement wording)

Final Review Checklist

Before issuing any Certificate of Insurance, complete this verification process to ensure accuracy and protect against E&O exposure.

- **Policy Declarations Review**

Have you reviewed the actual policy declarations page to confirm all limits, forms, and effective dates are accurate on the COI?

- **Endorsement Verification**

If Additional Insured or Waiver of Subrogation boxes are checked, have you confirmed the specific endorsements exist and apply to this certificate holder?

- **Description Section**

Have you limited the description to factual operations only, without adding contract language, coverage promises, or terms not in the policy?

- **Certificate Holder Details**


Is the certificate holder's name and address exactly as requested, with correct spelling and legal entity name?

- **Coverage Accuracy**

Do all policy numbers, limits, and coverage types match the current policies? Have you avoided listing canceled or non-existent policies?

- **When in Doubt**

If a client or vendor requests language or coverage confirmation you cannot verify from the policy documents, **consult with your underwriter or agency principal before issuing the COI**. Never guess or assume coverage exists.

 **Final Reminder:** A Certificate of Insurance is evidence of coverage, not a contract modification tool. Issue COIs based solely on what the policy actually provides, not what contracts require or clients request.