



AIRPORTS COUNCIL INTERNATIONAL - NORTH AMERICA
The Voice of Airports

20th Annual Risk Management Conference 2019
Las Vegas, NV

Certificate of Insurance Management

Edward K. McDonald III – Risk Director, Port of Portland

Frank Rivera -Director, Risk Management & Workers' Compensation - Massachusetts Port Authority

Olivia Raese – Senior Consultant and Manager - Bickmore

Speakers



Edward K. McDonald III, BBA – Human Resources, MS – Bus.Psych (c)

Risk Director, Port of Portland (ERM, Insurances, Certificate Tracking, Claims, BCP, Ergonomics, Driver Safety, Contracts)
Owner, J.T. SALEM & Associates LLC (Strategic Planning, Coaching, ERM/BCP Development, R&D, Organizational Assessments)



Frank Rivera

Director, Risk Management & Workers' Compensation, Massachusetts Port Authority



Olivia Raese, ARM, CIC, CRIS, RIMS-CRMP, PMP

Senior Consultant and Manager - Bickmore

Agenda

- Introduction
- Insurance Compliance - What is it? Why it is important?
- Issues with Managing Certificates of Insurance
- Mass Port - Certificate of Insurance Administration
- Self-Administration v. Outsourcing
- Further Consideration
- Port of Portland - Certificate of Insurance Administration
- Process Options
- Organizational Structure Drives Options
- Questions

Discussion Introduction

The purpose of today's session is to assist airport risk managers in considering general information to better manage their certificate of insurance program. The recommendations offered surround insurance certificate management options as well as the importance of tracking certificates of insurance. However, today's discussion is solely a guide, and is not a recommendation for adoption of a particular certificate management program.

CERTIFICATE OF LIABILITY INSURANCE		DATE ISSUED (YYYY)									
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFIRMS NO RIGHTS UNDER THIS CERTIFICATE POLICY. THIS CERTIFICATE DOES NOT AFFIRMATIONALLY OR NEGATIVELY ADOPT, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY HEREIN. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A REPRESENTATION OF THE ISSUING INSURER, AFFORDED REPRESENTATIVE OR PRODUCER, AND THIS CERTIFICATE HELD.											
IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policyholder must be endorsed. If SUBROGATION is LIMITED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).											
PRODUCER INSURED	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> INSURER NAME ADDRESS CITY STATE ZIP </td> <td style="width: 50%;"> TAX ID NO. INSURANCE IDENTIFICATION NUMBER </td> </tr> <tr> <td colspan="2"> INSURED 1 NAME ADDRESS CITY STATE ZIP </td> </tr> <tr> <td colspan="2"> INSURED 2 NAME ADDRESS CITY STATE ZIP </td> </tr> </table>	INSURER NAME ADDRESS CITY STATE ZIP	TAX ID NO. INSURANCE IDENTIFICATION NUMBER	INSURED 1 NAME ADDRESS CITY STATE ZIP		INSURED 2 NAME ADDRESS CITY STATE ZIP					
INSURER NAME ADDRESS CITY STATE ZIP	TAX ID NO. INSURANCE IDENTIFICATION NUMBER										
INSURED 1 NAME ADDRESS CITY STATE ZIP											
INSURED 2 NAME ADDRESS CITY STATE ZIP											
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr> <td colspan="3"> THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS. </td> </tr> <tr> <td> TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER </td> <td> CERTIFICATE NUMBER </td> <td> PERSON NUMBER </td> </tr> </table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER	THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.			TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED HEREIN FOR THE POLICY PERIOD INDICATED. SUBROGATION RIGHTS MAY BE WAIVED BY THE INSURED OR BY THE INSURER. THE COVERAGE AFFORDED BY THIS CERTIFICATE MAY BE SUBJECT TO ANY LIMITS, DEDUCTIBLES, COINSURANCE, CO-PAYMENTS, CO-INSURANCE, EXCLUSIONS, AND CONDITIONS OF EACH POLICY. LIMITS OF COVERAGE MAY BE SUBJECT TO PAID CLAIMS.											
TYPE OF COVERAGE COMMERCIAL GENERAL LIABILITY AUTOMOBILE LIABILITY FIDELITY AND SURETY OTHER	CERTIFICATE NUMBER	PERSON NUMBER									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">COVERAGE</th> <th style="width: 33%;">CERTIFICATE NUMBER</th> <th style="width: 33%;">PERSON NUMBER</th> </tr> <tr></tr></table>			COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER						
COVERAGE	CERTIFICATE NUMBER	PERSON NUMBER									

What is it?

- Contractual Obligation
- Representation at a point in time that insurance policies have been purchased by the party providing the evidence of insurance to the certificate holder.
- Collecting documentation, including endorsements.
- Organization, Tracking, Follow-up



- Protection to the Organization
- Contractual Issues
- Finger Pointing
- Audit Issues
- Saves Time

ACORD 25 (2016/03)

Why is it important?



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
H.E. Potter Insurance Brokerage

CONTACT NAME:

PHONE
(A/C, No, Ext):

FAX
(A/C, No):

E-MAIL ADDRESS:

INSURER(S) AFFORDING COVERAGE

NAIC #

INSURER A : Hartford Fire Insurance Co

19682

INSURER B : Hartford Underwriters Insurance Company

30104

INSURER C : American Guarantee and Liability Insurance Company

26247

INSURER D : Trumbull Insurance Company

27120

INSURER E : N/A

N/A

INSURER F : Twin City Fire Insurance Company

29459

INSURED
George Bailey Construction
320 Sycamore Street
Bedford Falls, NY 13148

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
----------	-------------------	--------------------	---------------	-------------------------	-------------------------	--------

Why is it important?

ACORD **CERTIFICATE OF LIABILITY INSURANCE** (DATE: 08/22/2018)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. IF ENDORSEMENT IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: J.F. Miller Insurance Company
INSURED: Chicago Valley Construction
200 Duane Street
Oakland, CA, 94612

INSURANCE CO.: FARMERS, Inc.
INSURANCE CO.: FARMERS, Inc.
INSURANCE CO.: FARMERS, Inc.
INSURANCE CO.: FARMERS, Inc.
INSURANCE CO.: FARMERS, Inc.

CERTIFICATE NUMBER: 10000000000000000000
RENEWAL NUMBER: 10000000000000000000

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR ANY POLICY, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	DATE WHEN ISSUED	FOR HOW LONG	INSURANCE CO.	INSURANCE CO.	INSURANCE CO.	INSURANCE CO.	INSURANCE CO.	INSURANCE CO.	INSURANCE CO.
A. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
B. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
C. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
D. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
E. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
F. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
G. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
H. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
I. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
J. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
K. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
L. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
M. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
N. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
O. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
P. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
Q. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
R. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
S. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
T. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
U. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
V. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
W. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
X. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
Y. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.
Z. AUTOMOBILE LIABILITY	08/22/2018	12 MONTHS	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.	FARMERS, Inc.

CERTIFICATE NUMBER: 10000000000000000000
CANCELLATION: SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE, NOTICE OF CANCELLATION SHALL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ACORD 25 (08/2018) The ACORD name and logo are registered marks of ACORD.

Major Certificate of Insurance Issue Heading to Supreme Court *T-Mobile United States v. Selective Ins. Co. of Am., No. 17-35932, 2018 U.S. App. LEXIS 31863 (9th Cir. Nov. 9, 2018)* By [IRMI Staff](#)

Summary

T-Mobile entered into a Field Services Agreement ("FSA") with Innovative Engineering, Inc. T-Mobile NE engaged Innovative to provide services in connection with the construction of rooftop cellular antennae towers in New York City, which provide cellular telephone coverage for T-Mobile users in the area. The FSA included a provision requiring Innovative to maintain general liability insurance naming T-Mobile NE as an additional insured, and required that Innovative provide T-Mobile NE with certificates of insurance documenting that coverage. Innovative engaged Selective to provide the insurance coverage mandated under the FSA.

In 2012, Selective's authorized agent and insurance broker, the Van Dyk Group, Inc. ("VDC"), issued a Certificate of Insurance ("COI") to T-Mobile USA. The COI stated that T-Mobile USA, as the certificate holder, "is included as an additional insured" under the Policy. But it also stated, in capitalized and bolded text, that the COI "is issued as a matter of information only and confers no rights upon the certificate holder," "does not affirmatively or negatively amend, extend or alter the coverage afforded by" the Policy, and "does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the certificate holder." The COI further warns that "[i]f the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed" and that "[a] statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s)."

Issues with Managing COI Compliance

- Financial Security
- Location/ Organization
- Tracking and Follow-up
- Time, Resources



Massachusetts Port Authority – Self-Administration

Self-administration always appears as a cheaper option. However, many elements must exist to make a self-administered program successful.

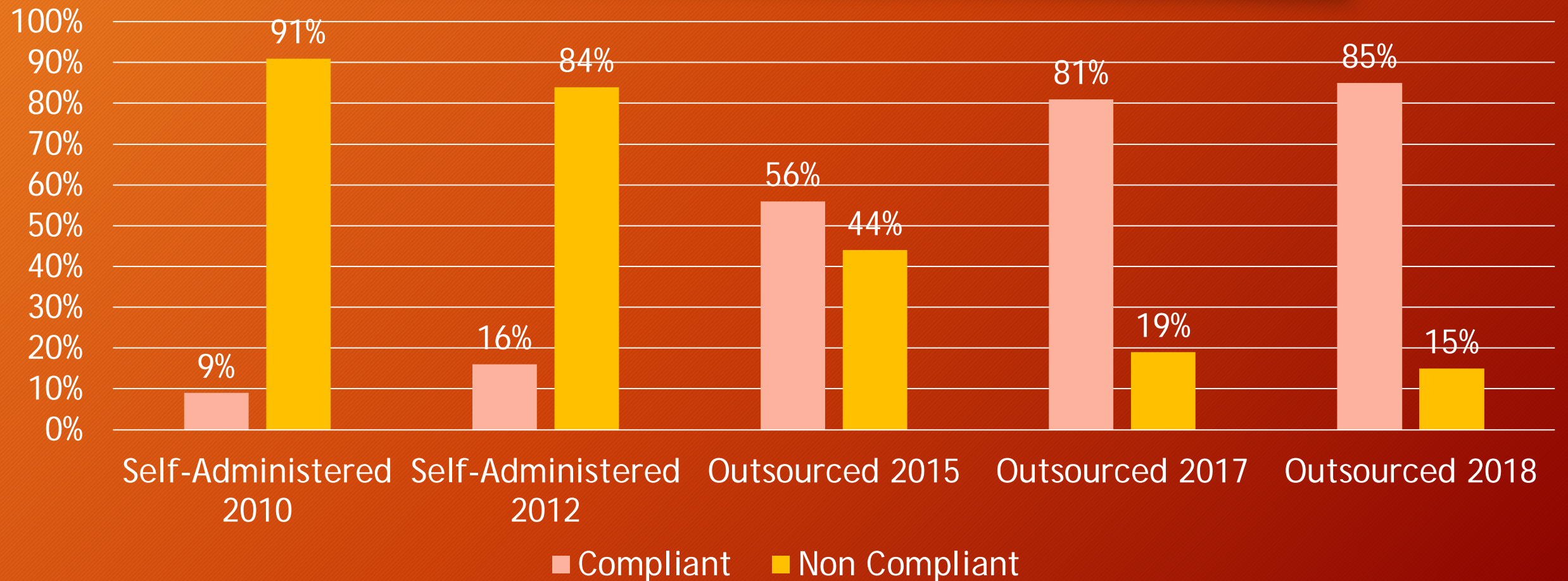
- Staffing
 - Staffing needs will vary based on the number of contracts your airport has. Staff responsibilities range from data entry to waiver sign-off authority
- Process which notifies staff of newly executed contracts
- A system (in-house or purchased) that allows documentation of:
 - Contract type, contacts (internal & external)
 - Insurance requirements
 - Certificate of insurance expiration date diary
 - Waiver of coverage documents (if applicable)
 - Storage of historical certificates and endorsements
- A workflow to address non-compliant vendors
- Database validation process which continuously confirms the accuracy of internal and external contact info and contract start and end dates

Massachusetts Port Authority - Outsourced

Outsourcing a certificate of insurance program can be a cost effective option for airports that don't have the means or desire to manage paper certificates. Also, outsourcing offers an online web-based system that provides 24/7 access. However, outsourcing doesn't equate to zero airport involvement; as it requires many of the same variables as in-house management.

- Process which notifies staff of newly executed contracts
- Introduction letter from Risk Management Unit
 - Contractors often ignore requests from third party tracking companies
- Create a workflow which addresses waiver requests and non-compliant vendors
- Database validation process which continuously confirms the accuracy of internal and external contact info and contract start and end dates
- Reconciliation of monthly service invoice

Certificate of Insurance Administration at the Massachusetts Port Authority



Further Consideration

- Outsourcing removed the two greatest challenges to Massport's self-administered management program.
 - Certificate of Insurance collection process
 - Certificate of insurance validation process
- Risk Management Units should consider the following regardless of selected tracking method:
 - Request contract managers obtain certificates prior to contract execution
 - Develop a strategy that deals with non-compliant vendors. If your airport has 1,000 contracts and achieves an 80% compliance rate, that leaves 200 contracts that require internal follow-up.
- Outsourcing costs vary by vendor and services requested. Many RFP's require flat fee or per certificate review quotes. Other expenses may be included for customization of the selected vendor's website. Your RFP should be specific to your requirements.

Port of Portland COI - Administration

- Internally Managed
 - Outsourcing attempt failure. Why?
 - Internal attempt failure. Why?
- Internal Stakeholders engagement – Key element of success
 - Level of engagement varies
- Training
 - Do internal stakeholders know what they are looking for?
- Process Improvement
 - What process works?
- Gap Analysis
 - Key area is IDENTIFICATION

Port of Portland COI Challenges

- Everyone is USING something different
 - Excel
 - Sharepoint
 - LMS
 - Contract Tracking
- Everyone is DOING something different
- Everyone is LOOKING at something different
- No one is an 'expert" at what they are looking for
- Gaps in various processes
- Lack of automation, accountability, measurement

Sample Internal Stakeholder Process

Account Navigation: [Add to Hot List](#) [Inactivate Account](#) [Account User Management](#) [Read Events](#) [Trips](#) [Citations](#) [Print Page](#)

DRIVER/VEHICLE OR ACCESS ID ON HOT LIST

Account: Cab Company [Edit Account Details](#)

Account ID: 000037

Dispatch Account:	Yes - 8558	Billing Type:	JDE
Operator Type:	Taxi	Service Type:	Taxi
Suspension Exempt:	No	Permit Suspension Exempt:	No
Insurance Suspension Exempt:	No	Contract/Agreement:	102967
Color Scheme:		PUC Number:	
PUC Expiration:	Not Set		

[Expand All](#) [Collapse All](#)

Addresses [Add Address](#)

Drivers/Vehicles ☒ Show Active Drivers/Vehicles Only [Add Driver/Vehicle](#)

Insurance [Add Insurance](#)

Type	Insurer Name	Policy Number	Effective Date	Expiration Date	Policy Comment
Edit Delete Auto	 Insurance Company			11/14/2018	
Edit Delete CGL	 Insurance Company			11/14/2018	
Edit Delete Workers' Compensation	 Corporation			01/01/2018	

Show Page: 1 (Total Records Found: 3) [Export To Excel](#) Show Records Per Page: 10

Contacts [Add Contact](#)

Suspensions [Add Suspension](#)

Permits [Add Permit](#)

Attachments [Add Attachment](#)

Type	Comment	Upload Date
View Delete Account Attachment	Certificate of Insurance - Auto-CGL-WC	12/18/2017
View Delete ORD 450-R & 451-R Permit	Fully Executed Taxi Permit-35624	12/11/2017

Show Page: 1 (Total Records Found: 2) Show Records Per Page: 10

Comments [Add Comment](#)

Reports

125%

Port of Portland Development Process

Identification

- What process will work for you? (Internal, External, Partnership)
- Who receives?
- What type?
- Project Manager?
- Cert Owner
- Process Owner
- How will you measure program success?

Process

- What is done with the certs?
- Who sends them?
- How are they received?
- What if it's wrong?
- What if it expires?
- Notification

Resources

- Electronic?
- Hard Copies?
- Software solution?
- Sharepoint
- Excel
- Automation

Training

1. Current knowledge
2. Helpful knowledge
3. Keep it simple
4. Be supportive

Implement

1. Design process improvement
2. Centralize process but keep ownership in sections
3. Manage stakeholders effectively
4. Meet monthly then scale to as needed.
5. Communicate changes to vendor

Measure

1. Identify metrics
2. Exception reporting (What's unacceptable)
3. Set SMART goals and communicate it to stakeholders
4. Measurement velocity
5. Milestones

Evaluate

1. What works? Why?
2. Were milestones achieved?
3. Is metrics viable?
4. What's not working? Why?
5. What will determine future success?
6. Reset

Organization Structure Drives COI Mgmt Choice

- No one size fits all philosophy
- Does your organization have the time to do internally
- Do you have the resources (people, software, electronic)
- What will you measure as success
- Is automation for expiration right for you
- Is outsourcing best option
- Is broker partnership an option
- This is a marathon not a sprint

Questions





AIRPORTS COUNCIL INTERNATIONAL - NORTH AMERICA
The Voice of Airports

Certificate of Insurance Management Thank You!



Edward K. McDonald III - Risk Director, Port of Portland

Edward.mcdonald@portofportland.com / 503.415.6421



Frank Rivera -Director, Risk Management & Workers' Compensation - Massachusetts Port Authority

FRivera@massport.com / 617.568.3966



Olivia Raese - Senior Consultant, Manager - Bickmore

oraese@bickmore.net / 206.948.1211