

## **Insurance Certificates**

### ***What is a certificate?***

A certificate of insurance is a document that gives evidence of the insured's financial ability (via an insurance policy) to respond to a claim. No coverage benefits are afforded to the certificate holder; the certificate merely confirms that the subject company carries insurance.

### ***Why are certificates needed?***

Certificates give evidence that the other party has appropriate insurance to cover the claims for which they are responsible.

### ***When are certificates needed?***

Certificates are needed when another party (such as a contractor janitorial service, security service, etc.) performs services on your behalf or has property in its care, custody, and control (e.g. leasing your premises or your equipment).

### ***Who should provide the certificate?***

The other party's insurance agent, broker, or risk management department should provide the certificate to you, and it should be signed by an authorized representative of the issuer.

Requests for insurance certificates can be made directly to the Risk Management department. When requesting insurance certificates, please provide the following information.

- Name of Certificate Holder
- Complete address of vendor
- Purpose of certificate
- Type of event, e.g. professional services, facilities rental ,etc.
- Type of coverage requested
- A copy of the agreement that show the insurance requirements requested

