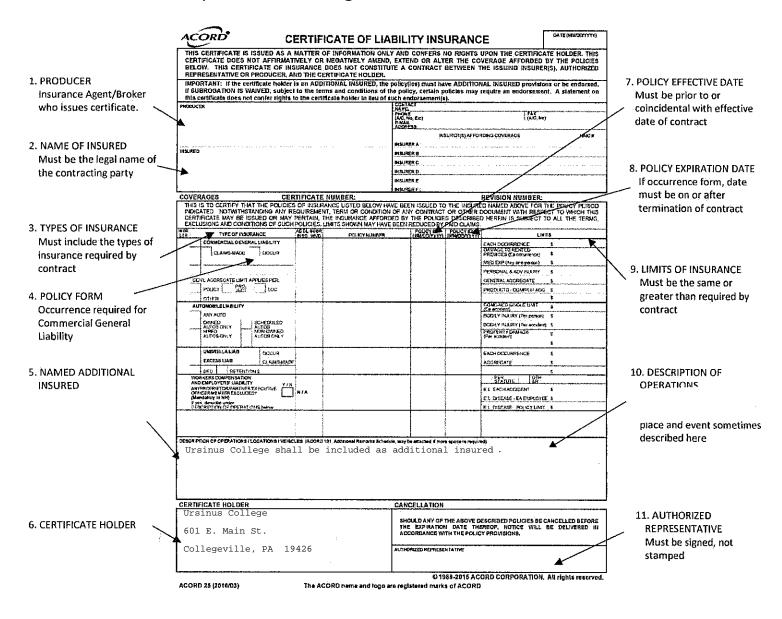
Quick Tips: Understanding the Acord Certificate of Insurance



- THE PRODUCER: Produces or orders Certificate for insured; answers questions, revises certificate to meet contract requirements.
- NAME OF INSURED: Must be legal name of contracting party.
- TYPES OF INSURANCE: Must include types required by contract.
- POLICY FORM: Will indicate claims-made or occurrence form.
- NAMED ADDITIONAL INSURED: The Certificate must state, either under Description of Operations or by attached endorsement, that is named additional insured.
- 6. CERTIFICATE HOLDER:

- POLICY EFFECTIVE DATE: Must be prior to or coincidental with effective date of contract.
- 8. POLICY EXPIRATION DATE: For "occurrence" form coverage, date should be on or after the termination date of contract, if "claims-made coverage," coverage must survive for a period not less than three years following termination of contract and shall provide for a retroactive date of placement prior to or coinciding with the effective date of contract.
- LIMITS OF INSURANCE: Must be same or greater than required by contract.
- DESCRIPTION OF OPERATIONS: Review information in this section to determine it is consistent with contract.
- AUTHORIZED REPRESENTATIVE: Must be signed by an authorized representative of Producer