

What is a Certificate of Insurance?

A certificate of insurance (COI) is issued by your agent. A COI verifies the existence of an insurance policy and outlines the aspects and conditions of the policy.



A certificate of insurance should contain the policyholder's name, policy effective date, the type of coverage, policy limits, and other details of the policy. COIs contain different types of liability coverage listed as General Liability, Auto, Umbrella, and Workers' Compensation.



When hiring a Subcontractor or another entity for services you should obtain a copy of their COI and confirm it's up to date before they begin work for you.



How to Validate a Certificate of Insurance

- Contact the agents, brokers, or insurers who issued the documents to make sure they're real.
- Make sure the name of the business matches the name on the document.
- Make sure **Workers' Compensation** is listed on the COI.
- Check the "Effective" and "Expiration" dates listed on the COI—is it accurate and does it cover the time the company will be working with you?
- Verify the COI each and every time you hire a company, even if you've worked with the business and checked out their COI before.

