

Guide to Ordering Certificates of Insurance

In the course of running your business, regularly, you are asked to provide a certificate of insurance to a client to confirm insurance coverage you maintain or a request from some other third party such as a lender, owner of leased equipment. This guide will answer common questions and eliminate confusion in ordering certificates of insurance.

A Certificate is ...

A certificate of insurance is a document used to inform the third party, referred to as the Certificate Holder, evidencing your firm (the insured) has certain insurance coverages in force as of the date the certificate is issued. Certificates are for “informational purposes” only.

A Certificate is Not...

A certificate is not insurance and does not provide any rights to the certificate holder under your insurance policies. It cannot be used to add to or amend the insurance coverage that is in place. Certificate holders may be entitled to additional rights based on the insurance policy or an endorsement included in your insurance policy. The coverage section or endorsement may be attached to the certificate of insurance as a means to evidence the coverage to the certificate holder. A certificate of insurance in and of itself is strictly for informational purposes only.

Sample Certificates (aka, Specimen or Generic Certificate)

A sample certificate is simply a summary of your insurance coverages with no special or custom verbiage included. Sample certificates may be sufficient in some cases (i.e., inclusion with RFP.) However, a certificate holder will typically require a project-specific certificate once you sign a contract for services.

Certificate Fees

Professional Concepts Insurance Agency issues certificates of insurance for you as part of our overall services agreement. Insurance companies may make a charge for specific endorsements to meet contractual obligations from your certificate holder. We will obtain your approval before requesting the issuance of special endorsements that contain additional fees.

Turn-Around Time

We make every effort to issue your certificates within one business day of receiving your request. In some instances, additional time is required for the issuance of special forms and endorsements by your insurance company. Should a delay occur, we will keep you apprised of the status of your request. If you need a certificate of insurance immediately, we will do all we can to meet your time frame and ask that you call our office in addition to making your request online or by email.

Endorsement Forms

Two of the most frequently requested endorsements are:

- Additional Insured – A person or entity (other than the named insured – “you”) who is covered by the policy as an insured. Examples include:
 - The general contractor and the owner of a project and your firm is a subconsultant
 - The owner of leased equipment
 - The person/entity for which you provide a service
 - Your landlord

- Waiver of Subrogation – Requires that you waive the right of your insurance company to recover any losses they may pay out on your behalf from the party responsible for the loss.

Requesting a Certificate of Insurance

There are several ways to request a certificate of insurance from PCIA:

- Email the contract and insurance requirements to our office to certs@pciaonline.com or
 - Complete the online Certificate Request Form <https://pciaonline.com/client-access/#requestcert>
- It is always best to include a copy of the insurance requirements contained within the professional services agreement.**

Note: We often receive certificate requests directly from the certificate holder. Should this occur, we will obtain your approval before issuing the certificate so that you will always know who is obtaining your insurance information.

Delivery of a Certificate

We will always send the completed certificate to you as well as to the certificate holder. Special instructions will be as requested. Most Certificates of Insurance are delivered electronically.

Renewal Certificates

As part of PCIA’s renewal process, we will send you a certificate holder report so you can identify which certificates you need renewing by PCIA.