Disclaimer: This document is for example only and should not be used as a final product.  The specific needs, practices, form of government and other operational procedures of your governmental entity may impact whether this example is appropriate for your use.  **PennPRIME strongly recommends that your solicitor and/or a qualified subject matter expert review the final product before it is enacted.**

All contractors/vendors wishing to do business with **[*insert entity name*]** will provide a Certificate of insurance to **[*insert title of person responsible*]** prior to the contract start date. The following minimum requirements must be incorporated in every Certificate of Insurance:

1. Dated and signed by the Insurer’s authorized representative;
2. The “Insured” name and address that should match those on the contract or agreement with contractor/vendor;
3. The “Insurer(s) Affording Coverage” section completed, listing the insurance company and their National Association of Insurance Commissioners (NAIC) number;
4. The letter for the Insurer(s) Affording Coverage, “Type of insurance”, “Policy Number”, “Policy Eff” (effective) and “Policy Exp” (expiration) dates and “Limits”;
5. The policy(ies) must be in effect on the date presented;
6. Minimum types of coverages include General Liability and Workers Compensation and if the contract involves operation of vehicles on entity premises, Automobile Liability;
7. All Certificates of Insurance evidencing General Liability shall:
8. Designate with an entry under “Addl Insr”; and specify under “Description of Operations/Locations/Vehicles” that [*insert entity name*] its elected and appointed officials and employees are an “Additional Insured”; and
9. Required insurance should be written on a per occurrence basis “OCCUR” checkbox;
10. Under “Description of Operations/Locations/Vehicles” it should specify the agreement or project that necessitates the Certificate of Insurance;
11. All contractors shall agree to provide a minimum of thirty (30) days advanced written notice of cancellation if their insurers do not permit an agreement to notify the Certificate holder of cancellation of the contractor’s policy;
12. Entity name and address should appear correctly under Certificate Holder;
13. A new Certificate of Insurance must be obtained for each and every job and at each renewal of the contractor’s insurance; and
14. Certificate of Insurance shall be maintained in a single central location and should be kept on file for at least five (5) years after the completion of each project.

**[*insert entity name*]** also recognizes that in order for these requirements to be effective, there needs to be centralized contract management with support from legal counsel.

**[*insert title of person responsible*]** is responsible for maintaining a log/spreadsheet of contractors to include contractor, effective date of COI, and expiration date of COI. **[*insert title of person responsible*]** is responsible forreviewing the log regularly to ensure that COIs are renewed before the expiration date, and for removing COI’s that are no longer valid.

