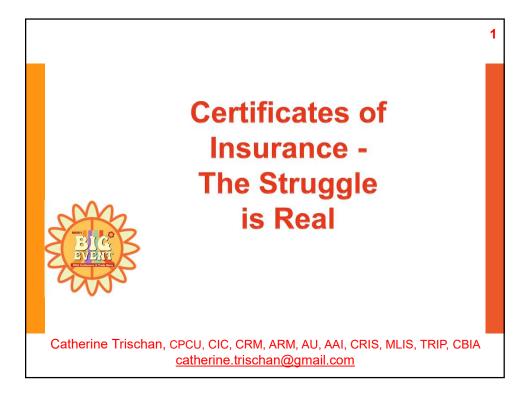
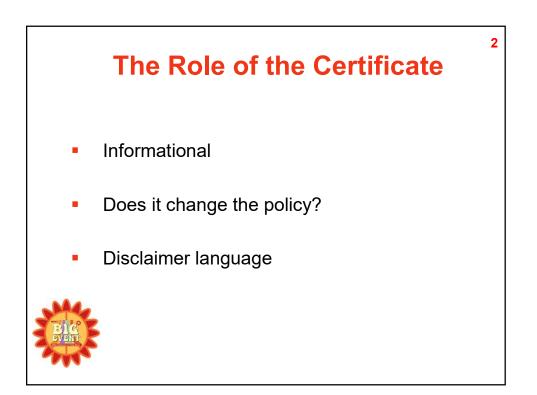
September 26-29, 2024 | Sheraton Boston Hotel



09/27/2024 **Certificates of Insurance – The Struggle is Real** 9:00 AM - 10:00 AM Catherine Trischan 1 CEU





"Given the numerous limitations and exclusions that often encumber such policies, those who take such certificates at face value do so at their own risk."

> Via Net v. TIG Insurance Co., 211 S.W.3d 310 (Tex. 2006)

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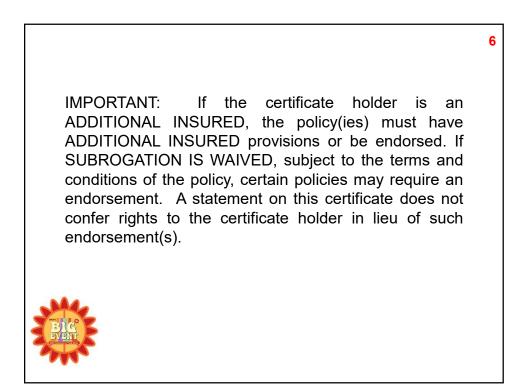


		ATE (MM/DD/YYYY)
CERTIFICATE DOES NOT AFFIRMATIVELY OR M	I II FORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE I REGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY OES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), TIEFCATE HOU DEP	THE POLICIES
IMPORTANT: If the certificate holder is an ADDIT	IONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions o s and conditions of the policy, certain policies may require an endorsement. A	
PRODUCER	CONTACT NAME: PHONE FAC. No. Ext): EAGL ADDRESS: ADDRESS:	
	INSURER(S) AFFORDING COVERAGE	NAIC #
	INSURER A :	
INSURED	INSURER B :	
	INSURER C :	
	INSURER D :	
	INSURER E :	
COVERAGES CERTIFICATE	UMBER: REVISION NUMBER:	
THIS IS TO CERTIFY THAT THE POLICIES OF INSURAI INDICATED. NOTWITHSTANDING ANY REQUIREMENT CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, TH	NUMBER. NOCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NOIMED ABOVE FOR THE , TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT : E INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO A WITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.	TO WHICH TH

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

5





THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

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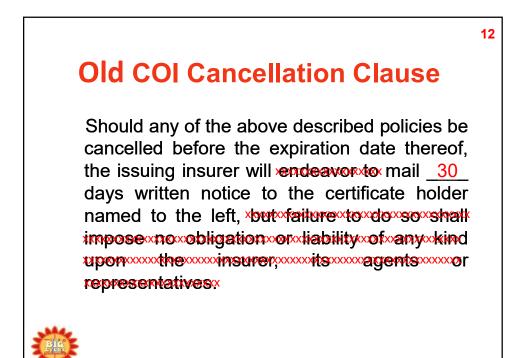


Case	Ruling
Higgins v. H.H.I. Corp., 2011 Mass. Super. LEXIS 360 (Mass. Super. Ct. Mar. 4, 2011)	Unsigned certificate of insurance with disclaimers issued to contractor was not a part of the underlying policy and, consequently, was "inadequate evidence" that the contractor was an additional insured under the subcontractor's policy.

Case	Ruling	
G. Conway, Inc. v. Tocci Bldg. Corp., 18 Mass. L. Rptr. 565 (Mass. Super. Ct. 2004)	Certificate of insurance containing disclaimers was an informational document evidencing the existence of the electrical subcontractor's policy. The certificate did not "extend, amend or alter" the engineering subcontractor's policy. In addition, the certificate of insurance had no effec on the limitation of liability provision in the parties' contract. Accordingly, the certificate of insurance did not govern the amount of the engineering subcontractor's liability, nor did it change the amount of the engineering subcontractor's liability from \$50,000 (per the contract's limitation of liability provision) to \$2 million (the engineering subcontractor's policy limits).	t







Current COI Cancellation Clause

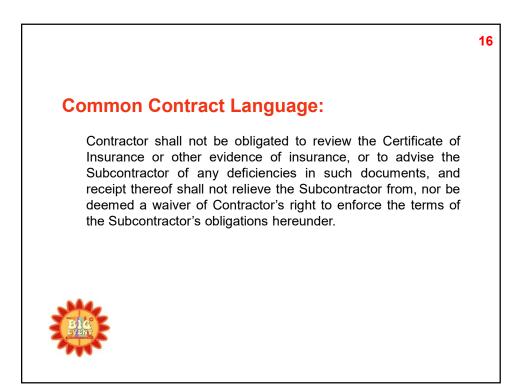
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Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.

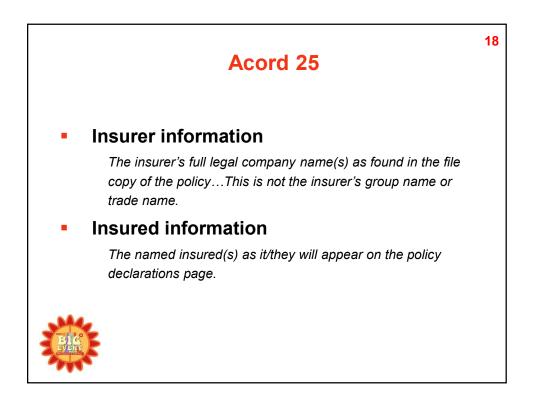




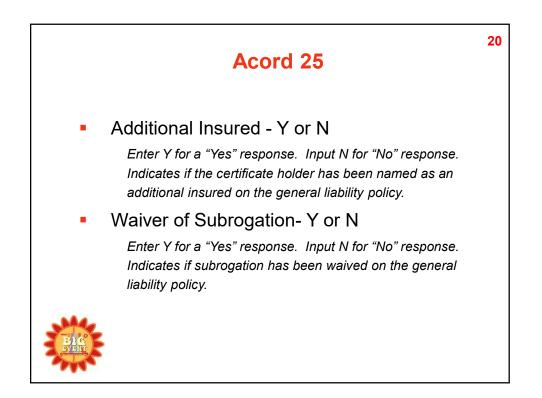


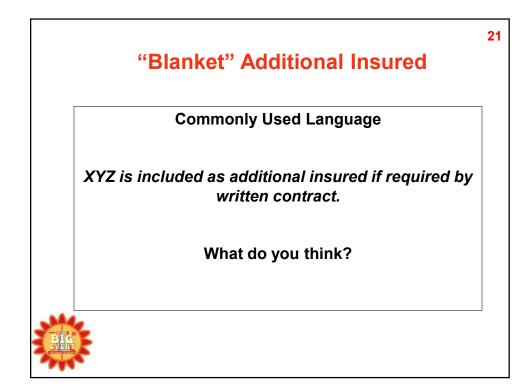


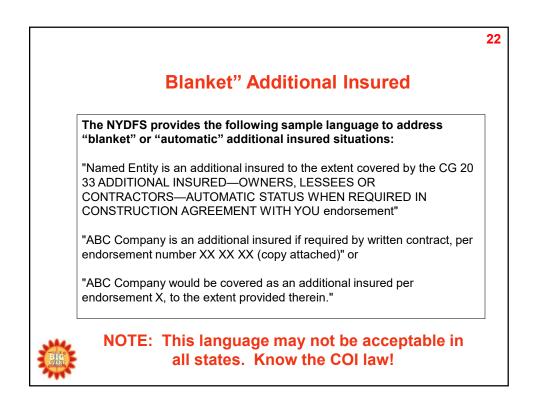


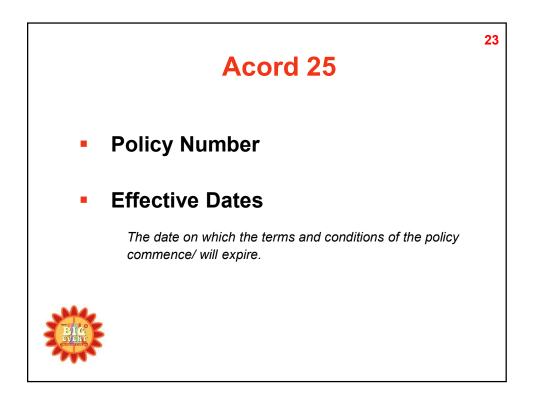


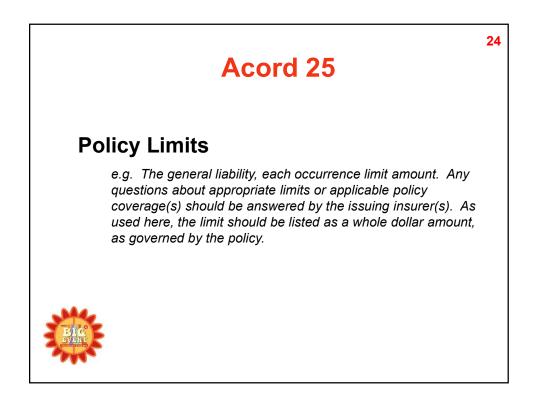
NSR .TR	TYPE OF INSURANCE	ADDL SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
	COMMERCIAL GENERAL LIABILITY			(1111/20/1111)	(1111200/1111)	EACH OCCURRENCE	s
T	CLAIMS-MADE OCCUR	/ N				DAMAGE TO RENTED PREMISES (Ea occurrence)	5
		$I \vdash 1$				MED EXP (Any one person)	s
						PERSONAL & ADV INJURY	s
1	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE	S
	POLICY PRO- JECT LOC					PRODUCTS - COMP/OP AGG	s
	OTHER:						S
2	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	s
	ANY AUTO					BODILY INJURY (Per person)	S
H	AUTOS ONLY AUTOS NON-OWNED					BODILY INJURY (Per accident)	S
L	HIRED NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident)	\$
		$ \rightarrow $		_			S
+	UMBRELLA LIAB OCCUR					EACH OCCURRENCE	S
H	EXCESS LIAB CLAIMS-MADE					AGGREGATE	S
	DED RETENTION \$					PER OTH-	S
A	AND EMPLOYERS' LIABILITY					PER OTH- STATUTE ER	Nan Ja
0	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBEREXCLUDED?	N/A				E.L. EACH ACCIDENT	5
(Mandatory in NH) f yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - EA EMPLOYEE	
0	ESCRIPTION OF OPERATIONS below					E.L. DISEASE - POLICY LIMIT	\$
	RIPTION OF OPERATIONS / LOCATIONS / VEHIC						

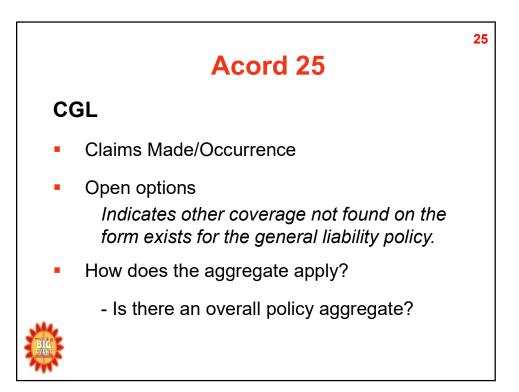




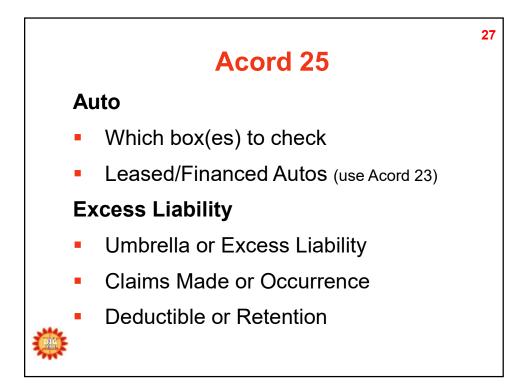




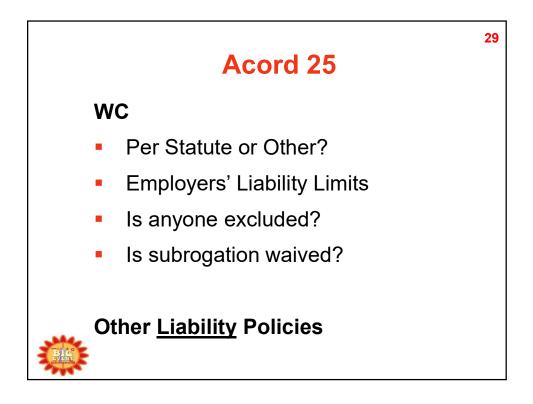




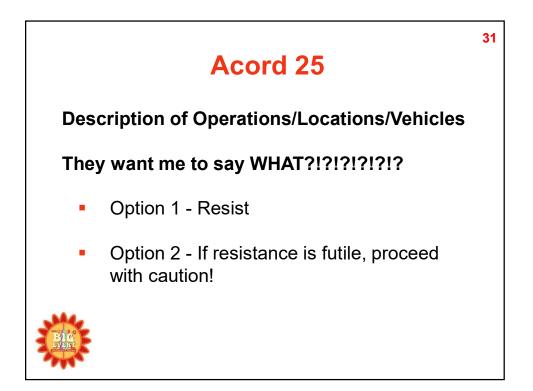
INSR LTR	TYPE OF INSURANCE	ADDL	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
	COMMERCIAL GENERAL LIABILITY	1100			((EACH OCCURRENCE	\$
1	CLAIMS-MADE OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	s
1							MED EXP (Any one person)	\$
		1				1	PERSONAL & ADV INJURY	s
								s
	POLICY PRO- LOC						GENERAL AGGREGATE	
							PRODUCTS - COMP/OP AGG	s
	OTHER:	-					COMPINED SINGLE LIMIT	S
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	S
	ANY AUTO						BODILY INJURY (Per person)	S
	OWNED AUTOS ONLY AUTOS						BODILY INJURY (Per accident)	\$
	HIRED NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	\$
								S
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	s
	EXCESS LIAB CLAIMS-MADE						AGGREGATE	s
1	DED RETENTION \$	1						s
	WORKERS COMPENSATION						PER OTH- STATUTE ER	
	AND EMPLOYERS' LIABILITY ANYPROPRIETOR/PARTNER/EXECUTIVE						E.L. EACH ACCIDENT	s
	OFFICER/MEMBEREXCLUDED? (Mandatory in NH)	N/A					E.L. DISEASE - EA EMPLOYEE	
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	s
	DESCRIPTION OF OPERATIONS DEIOW	+			-		L.L. DISLASE - POLICT LIMIT	3
DESC								

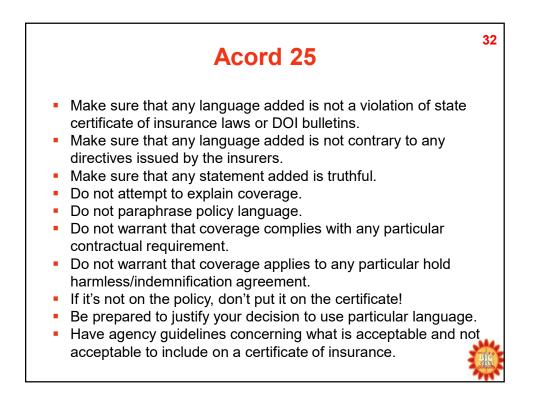


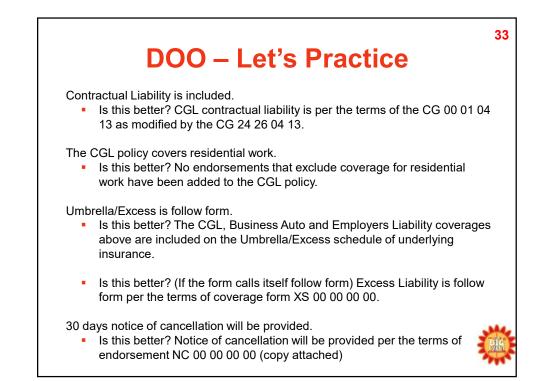
TR	TYPE OF INSURANCE	ADDL	SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s
	COMMERCIAL GENERAL LIABILITY	11150				(EACH OCCURRENCE	s
t	CLAIMS-MADE OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	s
İ							MED EXP (Any one person)	s
İ							PERSONAL & ADV INJURY	s
Ī	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	s
Ī	POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	s
[OTHER:							s
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
- [ANY AUTO						BODILY INJURY (Per person)	s
Ĩ	OWNED SCHEDULED AUTOS							s
Î	HIRED AUTOS ONLY AUTOS ONLY						PROPERTY DAMAGE (Per accident)	s
Ī								s
	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	s
[EXCESS LIAB CLAIMS-MADE						AGGREGATE	s
	DED RETENTION \$						A 10 00	s
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER OTH- STATUTE ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE	N/A					E.L. EACH ACCIDENT	s
	OFFICER/MEMBEREXCLUDED? (Mandatory in NH)	NIA					E.L. DISEASE - EA EMPLOYEE	s
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$
		1					1	

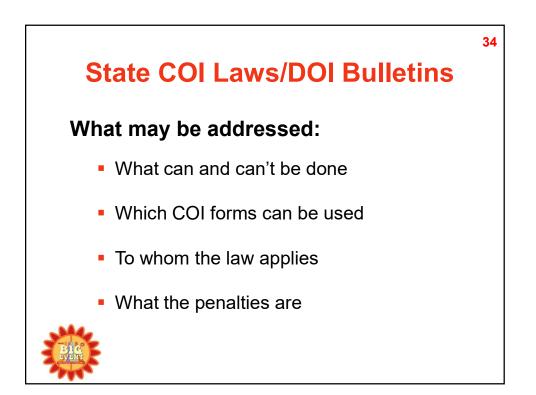












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	COMMONWEALTH OF MASSACHUSETTS Office of Consumer Affairs and Business Regulation DIVISION OF INSURANCE 1000 Walls of Bonto, MA 02118-6200 (617) 521-7794 - Toll-free (877) 553-4467 http://www.mass.gov/doi	
CHARLES D. BAI GOVERNOR KARYN E. POLL' LIEUTENANT GOVERN	SECRETARY OF HOUSING AND ECONOMIC DEVELOPMENT TO	
	DANIEL R. JUDSON COMMISSIONER OF INSURANCE BULLETIN 2015-02	
To:	Insurance Companies Offering Insurance Policies in Massachusetts and Insurance Producers	
From:	Daniel R. Judson, Commissioner of Insurance	
Date:	May 8, 2015	
Re:	Implementation of Massachusetts General Laws Chapter 175L, Concerning Certificates of Insurance	

