Webinar Leave-Behind

The COI Review Checklist:

8 Things To Verify Before You Trust A COI

WHAT TO CHECK	WHY IT MATTERS	HOW TO VERIFY IT
↗ The ACORD form itself	The certificate states on its face that it confers no coverage. It's manually entered evidence of what might exist on a policy, not proof.	Treat the COI as a starting point and verify every material item against the policy documents behind it.
↗ Named insured identity	The name on the certificate may not be the entity you're contracting with, especially under master policies.	Confirm the named insured's relationship to your transaction and request the named insured endorsement or declarations page.
↗ Additional insured wording	Additional insured status written in the description box means nothing on its own. Blanket endorsements typically require a written agreement with the named insured.	Verify the actual endorsement forms, covering both ongoing and completed operations, and confirm the endorsement schedule actually names who's covered.
↗ Certificate holder status	Being listed as certificate holder grants no rights or benefits under the policy, only a copy of the document.	Don't treat holder status as protection. Confirm your rights through the endorsements themselves.
↗ Policy exclusions	Carriers write their own custom exclusion forms faster than standard form libraries can track, and injury exclusions can remove coverage you expect to have.	Request full policies for higher-risk vendors and review the schedule of forms for exclusions tied to the work performed.
↗ The timing of your review	A claim is judged on the coverage in place the moment it happened. Gaps can't be fixed after the fact, and some claims surface up to 10 years later.	Review proactively, before work starts, and flag exclusions to vendors, who often don't know their own policies carry them.
↗ The contract behind the coverage	Insurance and contracting are inseparable. Coverage often hinges on what your written agreement actually requires.	Set master insurance provisions scaled to risk: forms, limits, additional insured status, primary wording, workers comp, and commercial auto.
↗ Records access when a claim hits	Notifying the right carriers can be a matter of hours, and documents saved in one person's inbox can't be reached by anyone else.	Keep policies, COIs, communications, and waiver approvals organized and accessible to more than one person.

Want expert eyes on every document behind your COIs?

See how Jones reviews certificates, endorsements, and full policies at scale.

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