# Certificate of Liability Instructions

when the Diocese receives a certificate of insurance from a vendor

1. Date should be current
2. Insurance broker name and address
3. Tenant, vendor or contractor name and address
4. Insurance carriers who insure the policies (A.M. Best Rating [www.ambest.com]*
   - Tenants need this coverage; they are responsible for what happens in their space.
   - Contractors/vendors need to protect you from claims from their work.
5. Covers third-party claims (bodily injury, property damage, wrongful eviction, construction defect)
   - Tenants need this coverage; they are responsible for what happens in their space.
   - Contractors/vendors need to protect you from claims from their work.
6. Ok for single location tenants and consultants.
7. Per project box should be checked 12 for contractors and vendors who perform work, so that claims/losses from other projects won’t impact limits available to you.
8. Per location box should be checked for tenants with multiple locations (e.g. Starbucks, banks), so that losses from other locations do not impact limits available to you.
9. Check to show you are additional insured.
10. Occur should be checked.
11. Amount the policy will pay for any one event/claim, should be at least $1,000,000.
12. Maximum amount this policy will pay (regardless of the number of claims), should be at least $1,000,000.
13. Maximum amount the policy will pay for products and completed operations (a specific dollar amount should always be listed for contractors), should be at least $1,000,000.
14. At the very minimum, one of these boxes should be checked.
15. Either umbrella or excess liability is okay.
   - Increases limits of general liability, auto and employers liability
16. Maximum amount the policy will pay for any one claim (increases each occurrence limit of general liability, auto and employers liability)

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*Must be A-VIII or better rating.

[Image of ACORD Certificate of Liability Insurance form]

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17. Maximum amount the policy will pay regardless of the number of claims (increases aggregate limit of general liability, auto and employers liability)

18. Check to show their workers compensation carrier cannot look to your general liability policy to pay claims.

19. Always should be checked (Except in WA, WY, OH, ND).

20. Each limit should be listed.

21. Other coverages required by the contract may be evidenced here (liquor, liability, environmental, professional liability)

22. Description of job, contract number, or tenant space

- The following should be evidenced:
  - Primary and noncontributory (this means their insurance comes first and yours is excess)
  - Additional Insured (contractors & Vendors should attach a copy of the endorsement)*
  - Waiver of Subrogation should be evidenced

* The additional insured endorsement may state “Additional Insured by written contract” and not list all entities. As long as you have a contract in force this is acceptable. For contractors performing work the additional insured endorsement should provide coverage for on-going and completed operations.

23. Diocese of Venice, Bishop and Diocesan location (church and or school)

24. Be sure to check dates of coverage. Policy should be in force.

25. This limit is typically listed as “Included” or $1,000,000.

- Companies such as lawn maintenance, exterminator service, janitorial service, etc., working on Diocesan property must provide insurance certificates showing current insurance coverage for General Liability and Workers’ Compensation, prior to commencing work. The Pastor, principal or Administrator is responsible for obtaining the first certificate and renewals thereof.

- Limits of at least $1,000,000 should be required. Higher limits may be needed in certain cases. Contact your Chancery office (Pastoral center) when in doubt.

- If any Diocesan property is rented or provided to others for gatherings, the individual organization will be required to provide a certificate of insurance naming the Entity, the Diocese of Venice and the Bishop as “ADDITIONAL INSURED.”