

YOUR BUSINESS NAME

CERTIFICATE OF INSURANCE REQUEST

TO

Re: Certificate of insurance required before work starts at [project address]

PROJECT

PROJECT ADDRESS

SCHEDULED START DATE

CERTIFICATE NEEDED BY

Before any work begins at [project address], we need a current certificate of insurance on file for your business. Your scheduled start date is [start date], and we need the certificate by [date needed].

Please forward this letter to your insurance agent. The certificate should be issued to [your business name] and must show the following.

- Commercial general liability, at least [per occurrence limit] per occurrence and [aggregate limit] aggregate.
- Workers compensation at statutory limits, and employers liability, or a valid exemption certificate if you have no employees.
- Commercial auto liability, at least [combined single limit] combined single limit, for any vehicle coming to the site.
- [Your business name] named as additional insured on the general liability policy, on a form that includes ongoing and completed operations.
- A waiver of subrogation in our favor where your policy allows it.
- At least thirty days notice of cancellation, and a certificate that remains in force for the whole period you are on site.

A certificate that has expired, or that names a different entity, cannot be accepted, and work cannot start until a valid one is on file. If any of the above is not available on your current policy, call us before the start date rather than on it, because there is usually a straightforward fix if we know early.

Sincerely,

Signature

Date

Print name

Title

Required coverages and limits vary by project, by owner requirements and by state. Adjust the limits above to match your own prime contract before sending. This is general information and not insurance or legal advice.