



# CERTIFICATES OF INSURANCE

*WHAT ARE THEY? WHEN DO YOU  
NEED THEM? AND HOW DO YOU  
READ THEM?*

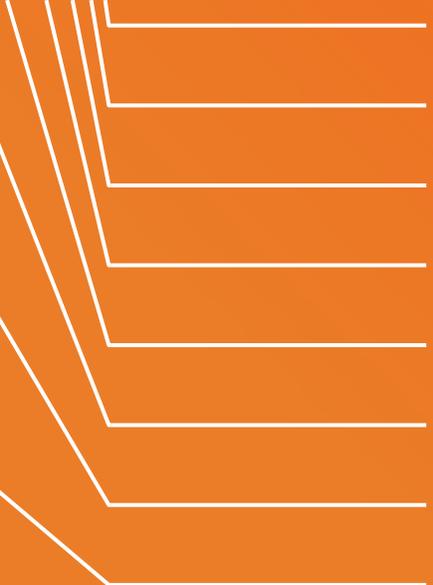


**August 10, 2023**

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**ENVIRONMENTAL HEALTH & SAFETY (EH&S)**



Property Insurance

General Liability

Auto Liability

**Certificates of Insurance**

*EH&S Summer Series*

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<https://www.ehs.ufl.edu/departments/occupational-safety-risk/risk-management-insurance-liability/insurance/>



**OVERVIEW**  
**Goals**  
**Objectives**

## UNIVERSITY OF FLORIDA

- What is our coverage?
- Certificates of coverage
- How to request a certificate

## 3<sup>RD</sup> PARTY and VENDORS

- What a COI does
  - What a COI does not do
  - How to read a COI
- 

### Reference items:

- 1) UF general liability certificate
- 2) Sample COI

## SECTION 1

# UNIVERSITY INSURANCE

## Definitions

**Certificate of coverage:** proof of insurance through the State Risk Management Trust Fund.

**Certificate of insurance (COI):** proof of private market insurance; a statement of coverage issued by the company that insures a person or business.

**Additional Insured :** A person or business that is allowed coverage under the policy owner's contract but does not hold the responsibility of paying the premium, nor do they have the power to modify the terms of the policy.

**Certificate holder:** The person or entity that requested the COI and is in possession of it. Has no rights or other coverage.

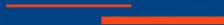




SECTION 1



# UF CERTIFICATES OF COVERAGE



## WHAT IS COVERED?

- Chapter 284, Part II, Florida Statute, requires the Division of Risk Management to provide the following insurance coverages to all State of Florida agencies through the State Risk Management Trust Fund (the “Fund”), a self-insurance fund:
  - General Liability
  - Automobile Liability
  - Workers Compensation\*

## UNIVERSITY INSURANCE

### General Liability

Damages for **injury, death or loss of property** caused by the **negligence of its employees or volunteers** while acting within the **course and scope of their employment or responsibilities**.

- Premises and Operations
- Personal Injury
- Professional Malpractice Liability

**\$200,000** per person's claim and **\$300,000** per occurrence.



## UNIVERSITY INSURANCE

### Auto Liability

Claims arising out of the ownership, maintenance or use of any **owned, hired or non-owned automobile** by an **employee or volunteer of the state**, while acting **within the course and scope of their employment or responsibilities**.

**\$200,000** per person's claim and **\$300,000** per occurrence.



## Workers Compensation

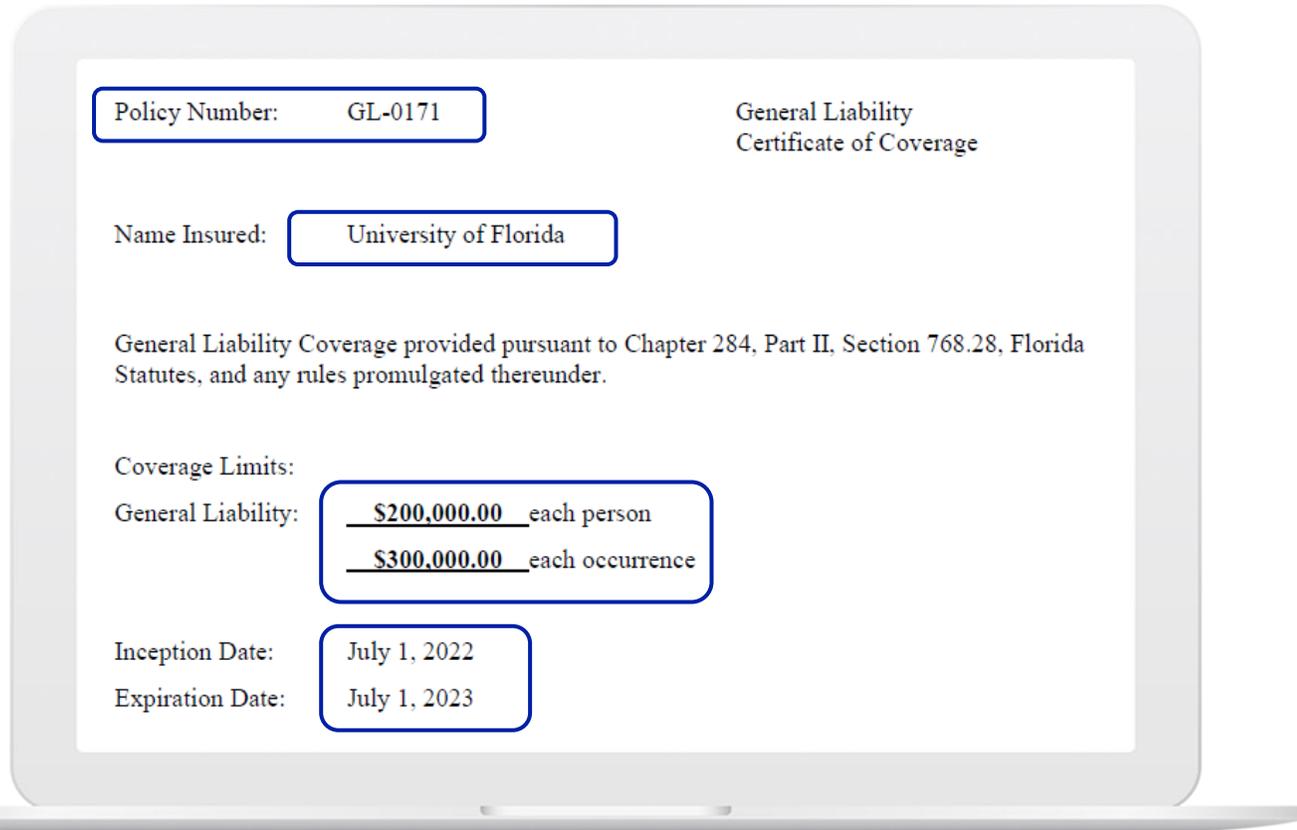
Compensation coverage is provided to comply with the applicable State Workers' Compensation, Occupational Disease Laws and any rule promulgated thereunder.

- \$200,000 each person
- \$300,000 each occurrence



SECTION 1

# UNIVERSITY INSURANCE

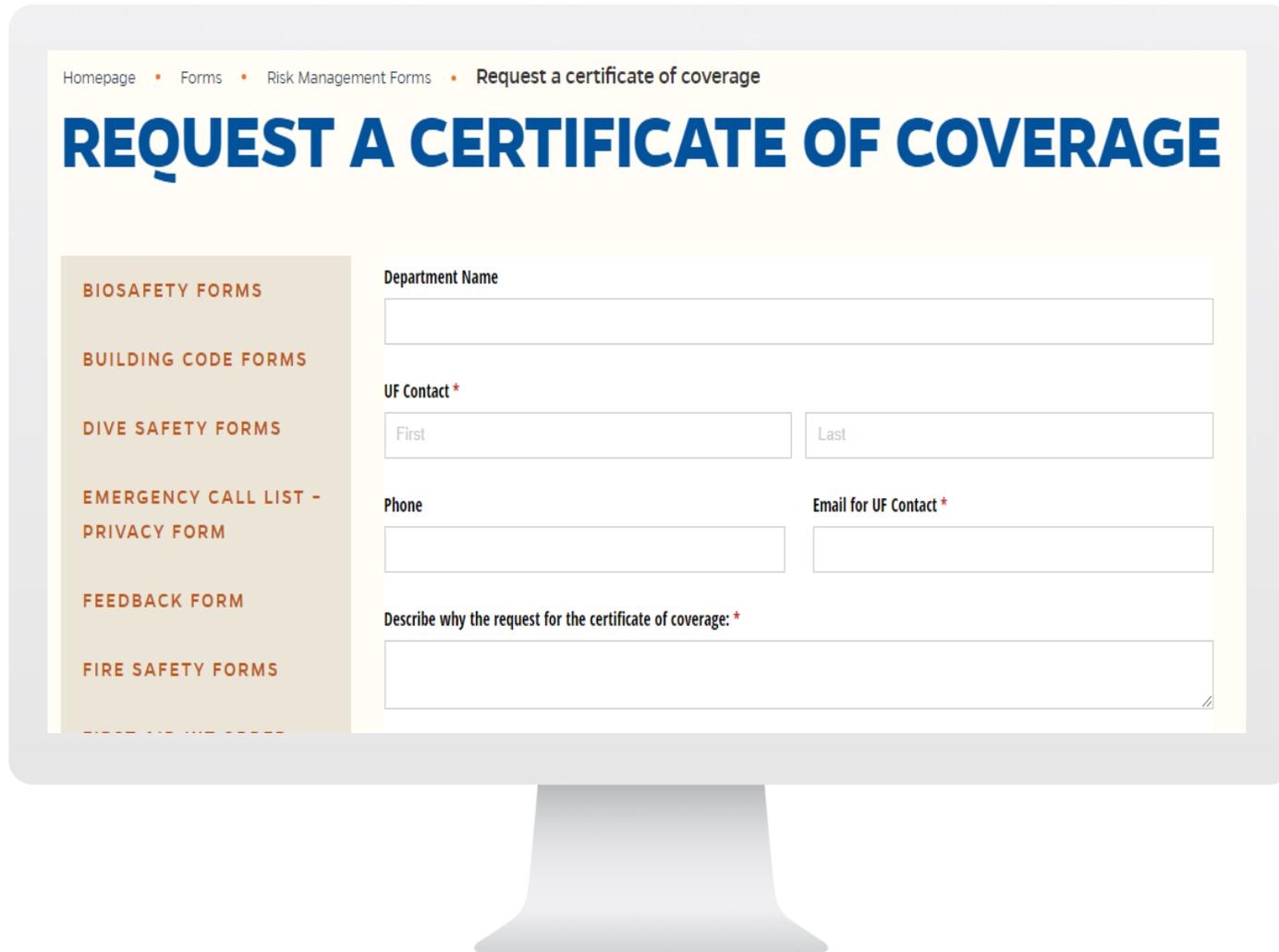


- 1 Policy Number**  
State assigned, this does not change year to year.
- 2 Named Insured**  
UF and its' DSOs, affiliates, etc.
- 3 Coverage Limits**  
Maximum amount of recovery available.
- 4 Coverage Period**  
Follows the fiscal year.

## Common Issues

1. Cannot name anyone as an Additional Insured
  2. Cannot produce an ACORD Certificate of Insurance (COI)
  3. The limits are enshrined by statute
1. Ask entity to waive this requirement (self-insurance, sovereign immunity statute)
  2. Explain our self-insurance provide the certificate of coverage
  3. Ask to reduce limit requirements to our coverage
  4. Purchase additional insurance (event or annual)

## HOW TO REQUEST A UF CERTIFICATE



**1** EH&S WEBSITE  
Request for Service

**2** COMPLETE FORM  
Online walkthrough

**3** SUBMIT FOR REVIEW  
Specify how soon you need it.

[Redacted]

[Redacted]

[Redacted]

SECTION 2

[Redacted]

[Redacted]

# 3<sup>rd</sup> PARTY/VENDORS CERTIFICATES OF INSURANCE

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

## 3<sup>rd</sup> PARTIES & VENDORS

### Why do we need a COI?

- Risk transfer to party who is performing work, holding event, providing services (“You bring the risk, you bring the insurance”)
- Protects UF for the additional risk we assume by contract or agreement
- Proof of insurance is “assurance”
- COIs should be free, Additional Insured endorsements may cost the insured \$



# CERTIFICATES OF INSURANCE



## CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
7/1/2022

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.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER  
King Ins Agency of Gainesville, Inc  
2321 NW 41st Street  
Gainesville FL 32606

CONTACT NAME  
PHONE (A/C, No, Ext) 352-377-0420 FAX (A/C, No) 352-371-3065  
E-MAIL ADDRESS certificates@king-insurance.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A Westfield Insurance Companies	24112
INSURER B Southern-Owners Insurance Company	10190
INSURER C Travelers Insurance Companies	25658
INSURER D	
INSURER E	
INSURER F	

COVERAGES CERTIFICATE NUMBER: 371596283 REVISION NUMBER:

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.

LINE	LTR	TYPE OF INSURANCE	CLASS INSD	SUBR WVL	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	X	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	Y		[REDACTED]	11/17/2021	11/17/2022	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 1,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	X	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			[REDACTED]	11/17/2021	11/17/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 500,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ EACH OCCURRENCE \$ AGGREGATE \$
B		WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	[REDACTED]	12/15/2021	12/15/2022	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
C		Directors & Officers			[REDACTED]	12/7/2021	12/7/2024	Limit \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
2022 USA Artistic Swimming Junior Olympic Championship.

## CERTIFICATES OF INSURANCE

<p>DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) 2022 USA Artistic Swimming Junior Olympic Championship.</p> <p>The University of Florida Board of Trustees and the State of Florida are listed as an Additional Insureds with respect to the General Liability when required by Written Contract or Agreement.</p>	
<p><b>CERTIFICATE HOLDER</b></p> <p>The University of Florida Board of Trustees and the State of Florida PO Box 115850 Gainesville FL 32611</p>	<p><b>CANCELLATION</b></p> <p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</p> <p>AUTHORIZED REPRESENTATIVE</p> 

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## 3<sup>rd</sup> PARTIES & VENDORS

### What a certificate does

Provides general information about the types and amounts of insurance:

- Types of insurance
- Policy limits
- Effective and expiration dates
- Certificate holder vs. Additional Insured

### What a certificate does not do

- Not an insurance policy
- Tell you how many claims the policy has covered
- What the policy deductibles are
- If the policy was canceled since the COI was created

## When should I request a COI?

- What could go wrong/ what increases our risk or liability?
- Required by contract or agreement
- Events (TULIP)
- Contractors performing work
- Vendors on campus or at off-site facilities
- Consider the risk (property damage, injury, vehicle use, workers)
- Retention – 2 to 4 year statute of limitations



# Q&A