



## Certificate of Insurance Checklist

A written agreement accompanied by a certificate of insurance **and** an additional insured endorsement is needed from EVERY vendor you use in your virtual graduation program.

A written agreement with your vendors\* is required to clarify/confirm services to be provided as well as who will be responsible for any damages caused as a result of providing the services. This agreement will also require specific types and limits of insurance coverage to pay for any damages. Each District should have a written agreement to use that has been approved by district legal counsel. If not, SIG has a template for your legal counsel to customize.

A certificate of insurance will show the insurance carrier, dates of coverage, and limits of the vendor's policy. An additional insured endorsement will amend the vendor's insurance policy to respond if any damages are caused. Both documents are necessary. It is not acceptable to simply type additional insured on the certificate. This conveys NO coverage to your District. The separate endorsement is necessary.

Sample documents showing acceptable documentation are provided as an attachment to this checklist:

Certificate of Insurance showing an **Occurrence Policy** with a minimum of general liability limits as follows:

\$1,000,000 per occurrence/\$2,000,000 general aggregate

\$1,000,000 per occurrence sexual abuse and molestation

\$1,000,000 workers compensation\*\* (if the vendor has employees)

Please note: A claims made policy is not acceptable.

### **Additional insured endorsement**

MUST be on a separate form and include:

- District name
- District mailing address

**The endorsement can be provided using an ISO Form CG2010 1185 or similar additional insured endorsement form.**

\*\*Additional insured is NOT required for Workers Compensation

Woodruff Sawyer is a great resource to answer any questions, as is District legal counsel.

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