



PROTOCOL FOR ISSUING CERTIFICATES OF INSURANCE

As a subproducer of WIAA Insurance Services, please comply as follows:

- 1) Only Standard ISO Certificate of Insurance and Evidence of Property Insurance Forms shall be used.
- 2) No alterations (including the "X'ing" out of words), changes, additions, or deletions of any existing language on the Standard ISO Certificates are permitted.
- 3) Any blank spaces in the ISO Certificates which are intended to be filled in by the Agent must be filled in only to reflect actual policy language of the policy for which the Certificate is issued

For example, the Certificate states that the Insuring Company "*will endeavor to provide _____ days notice of cancellation.....*"

The number of days entered in this space by the Agent must reflect the actual number of days provided in the policy for cancellation. No other number of days may be entered.

- 4) A Certificate of Insurance that lists multiple liability policies may not include or list any Commercial Excess or Umbrella policy unless:
 - a) The Commercial Excess or Umbrella policy covers all of the liability exposures of the other policies listed on the certificate

AND

 - b) The Excess or Umbrella policy has an Inception Date that is concurrent with all of the other liability policies listed on the certificate.

Otherwise, a separate Certificate of Insurance must be issued for the Commercial Excess or Umbrella policy.

- 5) The Certificate of Insurance cannot be used to amend the coverage provided by the policy itself.
- 6) The Certificate is not an endorsement to the policy and may not be used to add or delete any coverage or provision or to attempt to endorse the policy. Any change to the policy must be made by an actual policy endorsement.