Certificate of Insurance Requirements Template

Send this to every vendor and contractor before work begins.
Fill in your company details once, set your limits, attach it to every contract.

How to use this template (3 steps):
1. Fill in your certificate-holder details in Section 1. 2. Adjust the minimum limits in Section 2 to match your risk tolerance. 3. Send it with every new vendor agreement — and require the COI before the start date.

1 CERTIFICATE HOLDER INFORMATION

Company legal name _____

Street address _____

City, State, ZIP _____

Compliance contact name _____

Compliance contact email _____

2 REQUIRED COVERAGE & MINIMUM LIMITS

COVERAGE TYPE	MINIMUM LIMIT	NOTES
Commercial General Liability	**$1M / $2M**	$1M per occurrence / $2M aggregate
Automobile Liability	**$1M CSL**	Combined single limit; hired & non-owned
Workers' Compensation	**Statutory**	Plus Employers Liability $1M
Umbrella / Excess Liability	**$1M**	Raise to $5M for high-risk work
Professional Liability (E&O)	**$1M**	Professional services only

Adjust limits to your contracts. Rule of thumb: the bigger the job, the higher the umbrella.

3 REQUIRED ENDORSEMENTS

- ☐ **Additional Insured** — your company named on General Liability
- ☐ **Waiver of Subrogation** — in your favor, on all applicable policies
- ☐ **Primary & Noncontributory** — vendor's policy pays first
- ☐ **30-Day Notice of Cancellation** — insurer must notify you before any cancellation

Stop chasing COIs by hand.
ZOQENA tracks expirations and flags gaps automatically.

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4 CERTIFICATE DELIVERY & COMPLIANCE RULES

1. No COI, no work. A valid COI must be received and approved before the vendor's start date.

2. Renewals due early. Require renewal COIs at least 15 days before expiration — don't discover lapses after the fact.

3. Non-compliance pauses work. Expired or deficient coverage = work stops until a compliant COI is on file.

4. Review annually. Revisit these limits every year, or whenever contract values change materially.

5. Keep everything visible. Store COIs where expirations are seen — a shared drive folder is where certificates go to expire unnoticed.

5 HOW TO READ A COI IN 60 SECONDS

- [ ] **Dates first.** Policy covers the full job period.
- [ ] **Limits match.** Each line meets or beats your Section 2 minimums.
- [ ] **You're on it.** Named as certificate holder and additional insured where required.
- [ ] **Endorsements attached.** Waiver and 30-day notice present, not just promised.
- [ ] **Insurer is legit.** Carrier rated A– or better (AM Best).

Want this on autopilot?

ZOQENA collects COIs from your vendors, reads every certificate, tracks every expiration date, and nudges vendors before coverage lapses — so rule #2 above enforces itself. Try the free COI Requirements Checker at zoqena.com/coi-requirements-checker.