School District of Philadelphia
Certificate of Insurance Guidelines
(Please present this document to your insurance producer who can help guide you in obtaining the appropriate level of insurance)

☐ 1. The producer must provide its name, address and phone number or the document will not be accepted. (In the example the information is incomplete as it is missing the phone number.) The Producer is the person generating the Certificate of Liability Insurance. This form can only be produced by an insurance company or a broker authorized to produce the document on behalf of the insurance company.

☐ 2. The Insured is the entity covered by the insurance, also referred to as the First Party Insured. This name must exactly match the name appearing on the contract. The Certificate can not be accepted because the document is stating on its face that an entity other than that appearing on the contract is insured instead of the entity appearing on the contract.

☐ 3. For the Commercial General Liability Insurance (CGL), the Producer must indicate "Occurrence" coverage, and whether the coverage limits are for the policy, the project or the location. (This information is also required for the umbrella policy.) The contract will state the nature of the coverage. The Certificate must match that coverage or the insurance does not meet the requirements of the contract.

☐ 4. The automobile insurance must state the vehicles covered under the policy.

☐ 5A. There is no indication of which insurance companies are providing which insurance policies (See “5A” and “5B”). The Insured Letter, appearing in the column indicated by "5A" corresponds to the insurance company name and number appearing in 5B.

☐ 5B. The Certificate of Insurance fails to provide the NAIC number. This information is necessary to ensure that the insurance company is licensed to write the line of coverage in the State of Pennsylvania.

☐ 6. The actual insurance policy must be listed. Binder numbers, “TBD” or “TBA” is insufficient. (As you will note in the example, the CGL policy is listed but none of the other policies are listed).

☐ 7. The coverage limits must be listed.

☐ 8. The description must state: "The School District of Philadelphia, its Board of Education and members, its officers, agents and employees are included as Additional Insureds."

☐ 9. The School District of Philadelphia must be listed by name and address, including suite number as the Certificate Holder. Without the suite number the legal notices may fail to reach the District in a timely manner.

☐ 10. The language appearing in the cancellation must be struck as follows:"
Should any of the above described policies be canceled before the expiration date thereof, the issuing insurer will mail 30 days written notice to the certificate holder named to the left.

☐ 11. The producer’s signature must be an original signature. Computer generated signatures are accepted but not stamped or typed signatures.

☐ 12. The date appearing in this section must reflect the date that the document was signed.

☐ 13. Include a copy of the Additional Insured Endorsement form.
School District of Philadelphia
Certificate of Insurance Guidelines

CERTIFICATE OF LIABILITY INSURANCE

ISSUER:
REAL GOOD INS., INC.
1000 MAIN STREET
PHILADELPHIA, PA 19130

INSURED:
LITTLE FEATS, INC.
999 WASHINGTON STREET
PHILADELPHIA, PA 19130

DATE OF ISSUANCE: 07/01/009

INSURERS AFFORDING COVERAGE
HARVARD CAS. INS. CO.
29424
HARVARD PHILADELPHIA INS. CO.
23850
HARVARD TECHNOLOGY INS.
42376

COVERAGES
THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAME ABOVE FOR THE POLICY PERIOD INDICATED. ANY REQUIREMENT, ENDORSEMENT 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. AGGREGATE LIMITS SHOWN BELOW HAVE BEEN REDUCED BY PAID CLAIMS.

CLAIMS MADE POLICY NUMBER: XMC147-22-188

POLICY PERIOD: 7/1/08 TO 6/30/09

LIMITS:
EACH OCCURRENCE LIABILITY $5,000,000
PROPERTY DAMAGE LIABILITY $1,000,000

GENERAL LIABILITY

A. COMMERCIAL GENERAL LIABILITY
   1. COVERAGE A - COMBINED Limits
      X CLAIMS MADE
      7/1/08 TO 6/30/09
      LIMITS:
      $5,000,000
      $500,000
      $10,000
      $1,000,000
      $300,000
      $2,000,000
      $2,000,000

B. AUTOMOBILE LIABILITY
   1. COVERAGES
      X GRAPH HITS
      X AXES A
      1/1/08 TO 12/31/08
      LIMITS:
      $1,000,000

C. PROPERTY DAMAGE LIABILITY
   1. GENERAL LIABILITY
      X GRAPH HITS
      7/1/08 TO 6/30/09
      LIMITS:
      $5,000,000

D. PROFESSIONAL LIABILITY
   1. COVERAGES
      X CLAIMS MADE
      9/18/08 TO 9/18/09
      LIMITS:
      $1,000,000/OCUR
      $2,000,000/AGG

THE SCHOOL DISTRICT OF PHILADELPHIA, ITS OFFICERS, AGENTS AND EMPLOYEES ARE INCLUDED AS ADDITIONAL INSURED.

CERTIFICATE HOLDER
SCHOOL DISTRICT OF PHILADELPHIA
OFFICE OF RISK MANAGEMENT
440 N. BROAD STREET - SUITE 325
PHILADELPHIA, PA 19130

ACORD 25 (2009)

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