RiskWise

A Guide to Controlling Risk

Certificate of Insurance (COI)

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DAS | RISK MANAGEMENT

Certificate of Insurance (COI)

What is a Certificate of Insurance (COI)?

A Certificate of Insurance (COI) is an official document from an insurance company or agent that shows a contractor's active insurance coverage. It lists:

- Coverage types
- Policy limits
- Effective and expiration dates
- Insurer details
- Endorsements (must be attached to count)

COIs usually use the ACORD 25 form. A COI proves coverage but is not the policy. It cannot change coverage or add contract terms. Endorsements on the policy provide things like Additional Insured or Notice of Cancellation.

Why COIs Matter & Risk Transfer

Agencies use contracts to get goods, services, and work done. Contracts move responsibility for the work to the contractor. Contractor insurance shows they can pay for losses if something goes wrong. The COI is proof the contractor meets the insurance requirements in the contract.

COIs are not always required in RFP responses. They are required prior to starting the work on the contract (including leases) when DAS RM templates are used.

Insurance Coverage

The State of Oregon uses self-insurance and commercial insurance managed by DAS RM under ORS 278.405. The DAS liability self-insurance policy does not cover liabilities created by contract. Because of this, risk transfer and current COIs with endorsements are critical.

Start every contract with DAS RM tools:

- Insurance Requirement Templates & Training
- Risk Assessment Toolkit
- Contracts & Risk Assessment Overview

Best Practices for COI Review

When you get a COI, check it against the contract:

- Form: Standard form like ACORD 25; no changes or redactions.
- Named Insured: Matches the contractor's legal name.
- Certificate Holder: State of Oregon and your agency listed.
- Coverage Types & Limits: Meet contract requirements.
- Policy Dates: Active for the full work period.
- Insurer Quality: Licensed and reputable.
- Endorsements Attached: Additional Insured, Notice of Cancellation, Waiver of Subrogation, Primary & Non-Contributory.
- Contract Reference: Job site or contract number listed.

Required Endorsements

- Additional Insured: "State of Oregon, its officers, employees, and agents."
- Primary and Non-Contributory.
- Waiver of Subrogation.
- Notice of Cancellation: 30 days.

What Makes a COI Deficient?

A COI is deficient if:

- State/Agency not listed as Certificate Holder.
- No signature by insurer or agent.
- Missing endorsements or not attached.
- Wrong coverage or limits.
- Wrong insured name.
- Expired policy dates.
- Altered document.

Responding to Deficient COIs

- Tell the contractor what is missing.
- Do not allow work until corrected COI is received.
- Keep all records.
- Enforce contract terms.
- Do not advise contractors on insurance.

When the State Must Provide a COI

Agencies sometimes need to provide the State's COI. Use the Request a Certificate of Coverage page to get the current version.

Additional Resources

- DAS RM Insurance Templates
- Risk Assessment Toolkit
- Contracts & Risk Assessment Overview
- DAS RM Homepage
- Request a State of Oregon Certificate of Coverage

Appendix: Endorsement Examples

CERTIFICATE OF LIABILITY INSURANCE

ENDORSEMENT EXAMPLES SAMPLE WORDING

DAS RISK MANAGEMENT

www.oregon.gov/das/Risk/Pages/index.aspx

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We commit to be KNOWLEDGEABLE, RESPECTFUL AND RESPONSIVE in business and interactions.

[https://www.oregon.gov/das/Risk/Pages/PubsToolsRes.aspx]