AGENARYS · FREE FIX GUIDE

TRUST EVIDENCE · GATE · GUIDE 25 OF 27

Get and Keep a Current Certificate of Insurance

One page from your agent, usually free, usually same day.

TIME	COST	DIFFICULTY	AUDIT SIGNAL
15 minutes	**Free**	**Easy**	**insurance_coi_on_file**

WHAT WE MEASURED

We checked whether a current certificate of insurance is on file and not expired.

WHY IT MATTERS

A **Certificate of Insurance (COI)** is a one-page summary proving your policy exists — the industry-standard form is the **ACORD 25, "Certificate of Liability Insurance."**

Understand what it is and isn't: **a COI is evidence of coverage, not the policy and not a contract.** The form itself carries a disclaimer saying it's informational only and doesn't amend or extend coverage. If the certificate and the policy conflict, **the policy wins.**

Why it matters commercially: general contractors, property managers, and platforms won't onboard or pay you without one on file, and they auto-suspend when it expires. Municipalities and commercial sites require it before you can pull a permit or badge in. And for a homeowner comparing two bids, *"I can send you a certificate of insurance today"* reads as professionalism. Not having one ready costs jobs.

FIX IT YOURSELF

1 Ask your agent — it's usually free and fast

Email or call your agent or broker with:

- The **exact legal name and address** of whoever needs it
- Whether they want **certificate holder** status only, or **additional insured**
- Any required wording — "primary and non-contributory," "waiver of subrogation"
- The project or job description
- Your deadline

A plain certificate-holder COI is normally issued **same day, often within an hour, at no charge.** If your broker charges you for a routine COI or takes days, that's a broker problem, not an industry norm.

Many carriers now let you **self-issue standard COIs from a portal or app, 24/7** — ask whether yours does.

2 Know the difference between certificate holder and additional insured

People get this backwards constantly, and it matters.

Certificate holder = the party *receiving* the certificate. They get information. **They get no coverage.** This is a low ask.

Additional insured = a party actually *added to your policy by endorsement*, who can tender a claim to your carrier and be defended under your policy for liability arising out of your work. This is a substantive ask — it changes your policy, may carry a small premium, and should come with an actual endorsement attached.

So *"please list us as certificate holder"* is routine paperwork. *"Please name us as additional insured, primary and non-contributory"* is a real request. Sophisticated customers ask for the **endorsement**, not just the certificate.

3 Check your limits against the market standard

Over 90% of small businesses carry **$1,000,000 per occurrence / $2,000,000 general aggregate** on general liability. That's the de facto standard and what most contracts, leases and platforms specify.

Other lines on the same certificate, typically:

- Products/Completed Operations aggregate: usually $2,000,000
- Personal & Advertising Injury: usually $1,000,000
- Damage to Premises Rented to You: commonly $100,000 (landlords often want $300,000+)
- Medical Expense: commonly $5,000–$10,000

Commonly required alongside: **Workers' Compensation** (statutorily required in nearly every state once you have employees — and in some states for contractors with none), **Commercial Auto** (personal auto policies **exclude business use** — a real and frequent gap), and **Professional Liability / E&O** for advice or design work.

Read the contract's insurance exhibit, not a blog. A specific GC or municipality can and will demand more.

4 Check the insured name matches

The **Insured** field must match your legal business name and your entity registration exactly.

A mismatch here is the number one reason a COI gets rejected. If your COI says "Bob Smith" and your contract says "Bob's Plumbing LLC," expect it back.

5 Keep it current and reachable

- Save the **PDF on your phone** and in a cloud folder you can reach from a job site.
- Set a **calendar reminder for the policy expiration date**, 30 days out.
- **An expired COI in a customer's file reads as no insurance at all** — and platforms suspend on it automatically.

CHECK YOUR WORK

- [ ] You have a current ACORD 25 as a PDF on your phone.
- [ ] The insured name matches your legal entity exactly.
- [ ] Limits meet what your contracts require — usually $1M/$2M.
- [ ] You have workers' comp if required, and commercial auto if you drive for work.
- [ ] The expiration date is in your calendar with 30 days' notice.

COMMON MISTAKES

- **An expired certificate sitting in a customer's file.** Send updates proactively at renewal.
- **Assuming a COI creates coverage for someone.** Only an additional-insured endorsement does that.
- **Personal auto for business driving.** It's excluded. This gap ends businesses.
- **A name mismatch.** The most common rejection.

This fix is free. You can earn and keep any Agenarys Seal tier — including Platinum — without paying Agenarys anything beyond the audit itself. If you would rather have help doing it, we sell that. We never sell passage.

SOURCES & FURTHER READING

ACORD 25 Certificate of Liability Insurance (standard industry form)
Insureon — general liability limits data

Agenarys · Operational Intelligence Audit · Standard v2026.1 Issued July 2026 · agenarys.com/guides/coi-upload