



Request for Certificate of Insurance

DU Departments are responsible for their events, project, and the contracts that they enter, including getting certificates of insurance. If a contract is for a period of time that necessitates renewal certificates of insurance to be collected, please send them (via email if possible) to the email in Section IV below.

I. Completion Instructions for Certificate Holder Section:

University of Denver

Attn: _____

(Your Department's Name)

(Your Department's Mailing Address)

Denver, CO 80208

II. Please provide appropriate required insurance and provide to the DU Originator listed above.

As a condition of conducting business with the University of Denver, the University requires all third-party vendors to provide a "Certificate of Insurance" showing insurance coverage relevant to the event, project, or contract. Please provide proof of the following amounts. *Lines of coverage and limits of liability may vary for high-risk activities.*

1. _____ Additional Insured
Please list University of Denver as additional insured in the description section of the certificate for all coverage for General Liability or as noted: "The University of Denver shall be named "additional insured" as respects their interest in _____ with anticipated dates of _____ through _____.
2. _____ Standard General Liability requirements:
A minimum of \$1Million per occurrence/\$2Million aggregate
Sub limits should include a minimum of \$250,000 fire legal liability unless otherwise noted for all
3. _____ Automobile Liability:
\$1M combined single limit
4. _____ Workers' Compensation *(If applicable – more than 1 employee in Colorado):*
Statutory Amounts as required by law if your employees are performing services for the University.

III. Completion Instructions for Description Section of Certificate:

All contracts must state the university's legal name in the recital section. Standard insurance terms for all third-party vendors plus any additional insurance requirements are listed in Section III of this document. The Contracts shall name the University as additional insured with the following language in the "description" section of the Certificate of Insurance (COI):

"The University of Denver is named an additional insured as respects their interests." Date _____
Activity _____

IV. Is a renewal certificate needed?

Please determine if this is a one-time or short-term need,

___ Yes, please email them to your DU contact's email: _____@du.edu (please provide a personal or departmental email address)

___ No

We understand that there has not been communication about Certificates of Insurance, and we have identified a large gap in the process that collectively we need to fill.

Who is responsible for COIs?

Departments (specifically the person managing the contact/project/event) are responsible for:

- Getting COIs for their events, project, and the contracts that they enter.
- Getting renewal certificates from the vendor if a project or contract is for an extended period of time that necessitates renewal certificates of insurance to be collected. COIs are only for the length of the current insurance policy so they do expire, which is why renewal certificates may be necessary depending on the length of the project or contract. Many of our COIs are for specific events or short-term projects and do not require renewal certificates.
- Sending COIs to risk@du.edu. **DO NOT SEND THEM VIA INTERCAMPUS MAIL** because we do not know what department to contact if we have questions. If your department does not have access to a scanner, please contact us at risk@du.edu to discuss alternatives.

When you receive a COI, they will fall into one of two categories:

- 1) The project and contract are still active → please email the COI to risk@du.edu for our files in case a claim arises.
- 2) The COI is no longer needed because the event, project, or contract has ended → tell the third-party vendor or insurance broker the COI is no longer needed. *Please note that some contracts have terms where third - party vendors need to continue to supply COIs for a period of time after the end of the contract, usually for 3 years, but refer to your contract to see if this is required and for how long.*

Enterprise Risk Management is responsible for:

- Saving Certificates of Insurance to our files in case a claim or issue arises.
- Providing COIs we have on file when requested by DU's insurance companies and/or internal requests.
- Managing claims if they arise.

Blindly sending COIs is not helpful because we do not know what COIs correspond with which contracts and do not know when renewal certificates are needed. Until there is a way to upload renewal certificates with the corresponding contract, this is the best way for us to manage this and eliminate any unnecessary COIs.

Why are COIs needed?

A COI is required for numerous reasons, including: 1) to verify that the vendor has the insurance that they represent that they have in the contract; 2) if a claim does arise, we have the vendor's insurance information to initiate a claim (or cross claim), and 3) DU's insurance carriers require us to secure COIs from vendors with whom we contract. If we don't receive a COI from a vendor who is providing a service to DU, the department is taking on the responsibility and related risk on DU's behalf. If the vendor providing the service(s) does not have the proper insurance, this can result in DU having to pay for any damages/injuries caused by the vendor. The amount of risk involved when dealing with an uninsured vendor varies greatly, depending on the service(s) being provided and the potential damages/injuries that could be caused.

Likewise, a business or vendor may request that DU provides a certificate of insurance to show that we have adequate insurance coverage that helps protect them for reasons listed above.

How does a COI work?

A COI is a document issued by an insurance company or broker that provides a summary of essential information about an insurance policy. It outlines the key details of the insurance coverage and serves as proof that the policy exists. Here's how it generally works:

- 1) **Information Provided:** The certificate typically includes details such as the types and limits of coverage, the name of the insured party (often referred to as the certificate holder), the effective dates of the policy, and any special conditions or endorsements.
- 2) **Proof of Coverage:** It acts as evidence that a person or entity has a valid insurance policy in place. For example, a contractor might provide a certificate of insurance to a client as proof that they have liability insurance coverage.
- 3) **Request and Issuance:** A certificate of insurance is usually requested by a party requiring proof of insurance coverage, such as a client, landlord or contractor. The insured party contacts their insurance provider or agent to request the certificate, specifying the details needed.
- 4) **Limits and Expiration:** It's important to note that the certificate of insurance only reflects the coverage information at the time it is issued. It doesn't necessarily guarantee coverage for the entire period stated on the certificate, as policy terms can change, and coverage might expire or be modified.
- 5) **Not a Legal Document:** While it serves as evidence of insurance coverage, a certificate of insurance is not a legally binding document. It's a summary of the insurance policy and doesn't alter the terms or conditions of the actual insurance policy.
- 6) **Multiple Certificates:** In complex projects or contracts involving multiple parties, various entities might request and issue their own certificates of insurance to demonstrate that they have necessary coverage.

Overall, a certificate of insurance is a valuable tool for demonstrating that insurance coverage exists, but it's crucial to review the actual insurance policy for comprehensive details on coverage, limitations, and exclusions.

If you have any further questions, please email risk@du.edu.