INDEPENDENT EDUCATIONAL FIELD GUIDE

The ACORD 25 Field Guide

How to read a Certificate of Liability Insurance — field by field

Edition taught: ACORD 25 (2025/12), verified against the New York DFS approved form.
The 2016/03 edition still circulates and is called out where it differs.
Published August 15, 2026

REVIEW WORKFLOW

The Reviewer's 8-Step Path

A certificate is information only. It confers no rights on the certificate holder and does not amend coverage. This guide is educational, not legal advice, and is not a substitute for the policy, endorsements, or contract.

⚠ Trap Common failure point	✓ Check Verify against contract	i Info Context and tracking

1. Named insured = the contracting legal entity, exactly
2. Every line the contract requires is present (GL / Auto / WC / Umbrella)
3. Policy EFF/EXP dates cover the whole job on every row
4. Limits vs contract — remember the 2025/12 requested-amount caveat
5. Aggregate basis: per policy vs per project vs per location
6. Auto symbols match how the vendor will actually drive
7. AI / waiver / P&NC: get the endorsement and the contract, not the checkbox
8. Gold-standard package: COI + policy forms + contract in the file

Step 8 — the gold-standard package: a COI fully filled in, the actual policy documents and endorsements attached, and the written contract in place. A pretty certificate with no endorsements is weaker than a thinner certificate with the actual forms.

FIELD-BY-FIELD REFERENCE · 32 FIELDS

Read the form. Then verify the policy.

Each field explains what it is, why it matters, what to check, and the language reviewers should never use. Amber boxes intentionally surface disputed practitioner guidance.

Warnings on the face of the form

⚠ TRAP | FORM FACE | Common trap

Information-only disclaimer

WHAT IT IS

The form states this certificate is issued as a matter of information only and confers no rights upon the certificate holder, does not amend, extend, or alter the coverage afforded by the policies, and is not a contract between the insurer or producer and the certificate holder.

WHY IT MATTERS

The holder is not a party to the policy just because they received a PDF. You cannot sue “on the certificate” as if it were the policy, and a sentence typed elsewhere on the form cannot create a grant the policy lacks.

WHAT A REVIEWER CHECKS

- Stop treating the COI as a contract or an endorsement — it is a snapshot.
- If the contract requires a right (AI, waiver, notice), look for the policy form or endorsement that grants it.

COMMON MISTAKES

- Filing the certificate as if it were proof of a contractual right.

NEVER SAY

> “This certificate gives you coverage.”

Sources: NY DFS ACORD 25 (2025/12) · ACORD Certificates FAQ

⚠ TRAP | FORM FACE | Common trap

IMPORTANT notice — additional insured

WHAT IT IS

The form's own warning: if the certificate holder is an additional insured, the policy(ies) must have additional-insured provisions or be endorsed.

WHY IT MATTERS

Additional-insured status comes from the policy or an endorsement — never from this certificate. The form says so on its face.

WHAT A REVIEWER CHECKS

- If your contract requires AI status, collect the endorsement or the policy provision — the certificate alone proves nothing.
- Blanket “when required by written contract” forms need the written contract in the file too.

COMMON MISTAKES

- Reading this notice as a promise instead of a warning.

NEVER SAY

> “You're additional insured because the certificate says so.”

Sources: NY DFS ACORD 25 (2025/12)

⚠ TRAP | FORM FACE | Common trap

IMPORTANT notice — waiver of subrogation

WHAT IT IS

The form's warning that if subrogation is waived, subject to the policy's terms, certain policies may require an endorsement — and a statement on this certificate does not confer rights in lieu of the endorsement.

WHY IT MATTERS

Without an actual waiver in the policy, the vendor's insurer may pay a loss and then sue your organization to recover it.

WHAT A REVIEWER CHECKS

- If the contract requires a waiver, get the waiver endorsement (or the policy provision) — not just a checked box.
- Confirm the waiver names the right party or applies “when required by written contract” with that contract on file.

COMMON MISTAKES

- Assuming a certificate statement is the waiver itself.

NEVER SAY

> “The cert says subrogation is waived, so it is.”

Sources: NY DFS ACORD 25 (2025/12)

⚠ TRAP DISPUTED Common trap

Reduced / requested-amount limits caveat

> **Sources disagree.** Sources disagree on what should be typed here: practitioner guidance (Bill Wilson) says show declarations-page limits, not the contract minimum; the 2025/12 form face says the shown limits may be the amount the holder requested. Reviewer takeaway: the number may be a requested amount — verify against the Dec page when the true limit matters.

WHAT IT IS

The form states that limits shown may have been reduced by paid claims, and — new on the 2025/12 edition — that limits shown are inclusive of amounts requested by the certificate holder and may not reflect higher policy limits. Both of these asterisked disclaimer sentences carry a shared footnote: not applicable in Wyoming. (The form itself is still used in WY — only those two sentences don't apply.)

WHY IT MATTERS

The number typed on the certificate may be neither the full policy limit nor the remaining limit. It can be a requested amount, and it can already be eroded by claims.

WHAT A REVIEWER CHECKS

- If you need to know the true available limits, ask for the declarations pages.
- Do not assume the typed number is the policy maximum or the remaining capacity.

COMMON MISTAKES

- Treating the certificate's dollar figures as guaranteed, unreduced policy limits.

NEVER SAY

> “The limits on the cert are the full policy limits.”

Sources: NY DFS ACORD 25 (2025/12) · Bill Wilson / insurancecommentary.com

Header

✓ CHECK FORM FACE

Issue date (MM/DD/YYYY)

WHAT IT IS

The date the certificate was prepared and issued — not automatically the policy effective date.

WHY IT MATTERS

A fresh-looking certificate can still describe an expired or soon-expiring policy.

WHAT A REVIEWER CHECKS

- Compare the issue date against each policy's EFF/EXP dates in the grid.
- A certificate issued after a listed policy expired is a red flag.

COMMON MISTAKES

- Confusing this date with coverage dates.

NEVER SAY

> “The cert is dated this week, so coverage is current.”

Sources: NY DFS ACORD 25 (2025/12)

i INFO PRACTITIONER

Certificate number / revision number

WHAT IT IS

The issuer's tracking IDs for this certificate and its revision.

WHY IT MATTERS

Distinguishes this snapshot from a later corrected or revised certificate.

WHAT A REVIEWER CHECKS

- If you received two certificates, keep the latest revision and archive the prior one.

NEVER SAY

> “A higher revision number means better coverage.”

Sources: Total CSR completion guide

Parties

i INFO · PRACTITIONER

Producer

WHAT IT IS

The agency or broker that issued the certificate, with its address.

WHY IT MATTERS

This is who you call to request endorsements or a corrected certificate.

WHAT A REVIEWER CHECKS

- A real agency name and address are present — not a blank box.

LIMITATIONS

- Producer identity does not validate that the coverage described is accurate. For high-risk work, confirm with the insurer.

NEVER SAY

> “A recognizable agency name means the coverage is verified.”

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

i INFO · FORM FACE

Contact name / phone / email

WHAT IT IS

A named contact at the producer, with phone, fax, and email.

WHY IT MATTERS

When a certificate needs correcting or you need endorsement copies this week, this is the person you'll chase.

WHAT A REVIEWER CHECKS

- A working email or phone number is listed if you expect to request corrections or endorsement copies.

NEVER SAY

> “Contact info is cosmetic — skip it.”

Sources: NY DFS ACORD 25 (2025/12)

⚠ TRAP · PRACTITIONER · Common trap

Named insured

WHAT IT IS

The named insured on the policies listed in the coverage grid.

WHY IT MATTERS

Coverage follows the named insured — who the policy actually insures — not the trade name on a truck.

WHAT A REVIEWER CHECKS

- Exact legal-name match to the contract, W-9, or vendor record.
- Not a DBA-only name, parent, affiliate, or “similar looking” entity.

COMMON MISTAKES

- Contract signed with ABC Plumbing Services Inc. and certificate issued for ABC Plumbing LLC.

NEVER SAY

> “Close enough — it's obviously the same company.”

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

✓ CHECK · FORM FACE

Insurer(s) affording coverage

WHAT IT IS

The carriers behind each coverage row. The letter in the grid's INSR LTR column maps to a company listed here.

WHY IT MATTERS

You need to know who actually bears the risk and whether they are a real, authorized insurer. This block also shows at a glance whether every line your contract requires is present.

WHAT A REVIEWER CHECKS

- A name is populated for every letter used in the coverage grid.
- Every coverage line your contract requires (GL / Auto / WC / Umbrella) appears in the grid below.

LIMITATIONS

- The certificate does not show AM Best ratings, surplus-lines status, or financial strength.

NEVER SAY

> “A listed carrier name proves the insurer is solvent and admitted.”

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

✓ CHECK FORM FACE

NAIC number

WHAT IT IS

The five-digit National Association of Insurance Commissioners identifier for each listed insurer.

WHY IT MATTERS

The NAIC number lets you look up an unfamiliar carrier and confirm it is a real insurer — not a lookalike name. The lookup confirms identity only; it does not prove the carrier is admitted or licensed in the state where the work happens.

WHAT A REVIEWER CHECKS

- NAIC number populated for every insurer letter used in the grid.
- Look the number up if the carrier name is unfamiliar — then check that company's authority in the work state.

NEVER SAY

> “A filled-in NAIC number guarantees financial strength.”

Sources: NY DFS ACORD 25 (2025/12)

General Liability

✓ CHECK PRACTITIONER

Commercial General Liability — claims-made vs occurrence

WHAT IT IS

Checkboxes indicating whether the CGL policy is written on an occurrence form or a claims-made form.

WHY IT MATTERS

Occurrence policies are typically triggered by when the injury or damage happens. Claims-made policies are typically triggered by when the claim is made — which raises retroactive-date and tail questions.

WHAT A REVIEWER CHECKS

- Most CGL you want from contractors is occurrence.
- If claims-made is checked, escalate — retro date and tail coverage need specialist review.

COMMON MISTAKES

- Not noticing the claims-made box at all.

NEVER SAY

> “Claims-made and occurrence are interchangeable.”

Sources: BCS field guide · Fusco Orsini walkthrough

⚠ TRAP FORM FACE Common trap

ADDL INSD checkbox

WHAT IT IS

A producer mark indicating that additional-insured status is supposed to apply on this coverage line.

WHY IT MATTERS

Additional insured is how your organization may actually share in the vendor's liability coverage — certificate-holder status alone does not do that. But the form's own face says the policy must have AI provisions or be endorsed; a statement on the certificate does not confer rights.

WHAT A REVIEWER CHECKS

- Box marked only where the contract requires AI on that line.
- Get the endorsement — and if a blanket “when required by written contract” form is used, the written contract too.
- Confirm the endorsement edition: ongoing operations vs completed operations (CG 20 10 / CG 20 37-type questions) are endorsement questions, not certificate questions.

COMMON MISTAKES

- Approving a vendor because the box is checked and the description box names you.

NEVER SAY

> “Checked AI box = you are additional insured.”

Sources: NY DFS ACORD 25 (2025/12) · IA Magazine 2026

⚠ TRAP FORM FACE Common trap

SUBR WVD checkbox

WHAT IT IS

A producer mark indicating subrogation is waived on this coverage line.

WHY IT MATTERS

Without an actual waiver, the vendor's insurer may pay a loss and then sue your organization to recover it. The form face notes certain policies may require an endorsement, and the certificate statement does not confer the waiver.

WHAT A REVIEWER CHECKS

- Waiver endorsement is present and names the right party, or applies when required by written contract — with that contract on file.

COMMON MISTAKES

- Treating the checked box as the waiver itself.

NEVER SAY

> “Box checked = waiver exists.”

Sources: NY DFS ACORD 25 (2025/12)

✓ CHECK PRACTITIONER

Each occurrence limit

WHAT IT IS

The maximum the CGL policy pays for one event.

WHY IT MATTERS

This is the headline GL number most contracts set a minimum for. A common municipal starting point is $1M — but that is an example; your contract controls.

WHAT A REVIEWER CHECKS

- Compare against the contract's required minimum.
- Remember the form's caveat: the shown figure may be a requested amount, not the full policy limit.

NEVER SAY

> “$1M is the legal requirement everywhere.”

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

⚠ TRAP PRACTITIONER Common trap

General aggregate limit applies per: policy / project / location

WHAT IT IS

Checkboxes showing whether the general aggregate applies across the whole policy, per project, or per location.

WHY IT MATTERS

A per-policy aggregate can be eaten by the vendor's other jobs before yours has a claim. Per-project or per-location is often what owners want on construction work.

WHAT A REVIEWER CHECKS

- Match the basis to what the contract requires.
- A $2M aggregate per policy is not the same protection as $2M per project.

COMMON MISTAKES

- Reading only the dollar amount and ignoring the basis checkboxes.

NEVER SAY

> “The aggregate basis doesn't matter if the number is big.”

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

✓ CHECK PRACTITIONER

General aggregate limit

WHAT IT IS

The cap across most GL claims in the policy period (products-completed operations has its own aggregate).

WHY IT MATTERS

One large loss — or several small ones on other jobs — can exhaust the year's aggregate before your claim.

WHAT A REVIEWER CHECKS

- Aggregate meets the contract minimum.
- Check whether the aggregate merely equals the each-occurrence limit — one loss can wipe the year.

COMMON MISTAKES

- Aggregate equals each-occurrence and nobody notices.

NEVER SAY

> “The aggregate shown is what's left to spend.”

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

✓ CHECK PRACTITIONER

Products – completed operations aggregate

WHAT IT IS

A separate aggregate for claims arising from the insured's products or completed work.

WHY IT MATTERS

This is the limit that responds after the crew leaves the site. Critical for construction, installation, and product vendors.

WHAT A REVIEWER CHECKS

- Present when the vendor does construction, install, or product work.
- Whether additional-insured status extends to completed operations is an endorsement question (CG 20 37-type), not a certificate question.

NEVER SAY

> “The general aggregate covers completed work too.”

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

Coverage grid columns

✓ CHECK FORM FACE

Policy number

WHAT IT IS

The policy number for each coverage line.

WHY IT MATTERS

A missing or placeholder policy number means the line may not actually be bound.

WHAT A REVIEWER CHECKS

- Present on every line used — not "TBD" or blank.
- Not obviously reused across unrelated lines unless it genuinely is one package policy.

NEVER SAY

> "A policy number proves the policy is in force today."

Sources: NY DFS ACORD 25 (2025/12)

⚠ TRAP FORM FACE Common trap

Policy effective / expiration dates

WHAT IT IS

The policy period for each coverage line.

WHY IT MATTERS

Coverage that expires mid-project leaves you exposed for the rest of the job — and the expiration date does not guarantee the policy stays in force until that date (it can be cancelled earlier).

WHAT A REVIEWER CHECKS

- Dates cover the entire work, lease, or permit period — on every row, not just the first.
- Claims-made lines also need retro-date and tail thinking.
- Umbrella dates align with the underlying policies.

COMMON MISTAKES

- One line in force, another expired. Read every row.

NEVER SAY

> "The expiration date guarantees coverage until that date."

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

i INFO FORM FACE

Other (write-in row)

WHAT IT IS

A catch-all row for coverage lines that don't fit the printed categories (professional liability, pollution, cyber, etc.).

WHY IT MATTERS

Whatever is written here still carries all the certificate's limitations — it is information, not a grant.

WHAT A REVIEWER CHECKS

- Read it. Don't assume it is “extra coverage” you wanted — verify the line against your contract's requirements.

NEVER SAY

> “A write-in line means bonus coverage.”

Sources: NY DFS ACORD 25 (2025/12)

Automobile Liability

⚠ TRAP PRACTITIONER Common trap

Automobile liability — any / owned / hired / non-owned

WHAT IT IS

Checkboxes for which autos the policy covers: any auto, owned only, scheduled, hired, or non-owned.

WHY IT MATTERS

“Owned autos only” misses employees driving personal cars and rented vehicles on your job.

WHAT A REVIEWER CHECKS

- If the vendor will drive for the job, you usually want Any Auto — or at least Hired + Non-owned if they have no fleet.

COMMON MISTAKES

- Service vendors with no company vehicles showing only “Owned Autos” checked.

NEVER SAY

> “Any auto box doesn't matter for vendors without trucks.”

Sources: BCS field guide · Total CSR completion guide

✓ CHECK FORM FACE

Combined single limit vs split limits

WHAT IT IS

Either a combined single limit (one pot per accident) or split limits: bodily injury per person, per accident, and property damage.

WHY IT MATTERS

A $500k per-person split limit is not the same protection as a $1M combined single limit.

WHAT A REVIEWER CHECKS

- Compare apples to apples against what the contract requires (CSL vs split).

COMMON MISTAKES

- Treating a per-person split figure as equivalent to a CSL of the same number.

NEVER SAY

> “Split limits and CSL are the same if the numbers match.”

Sources: NY DFS ACORD 25 (2025/12)

Umbrella & Excess

✓ CHECK PRACTITIONER

Umbrella vs excess liability

WHAT IT IS

A layer of liability coverage sitting above the primary limits. Umbrella and excess are not automatically identical products, and the retention/deductible shown is not extra limit.

WHY IT MATTERS

Contracts often count on this layer to reach required totals — but the certificate cannot fully prove the layer follows the underlying lines you care about.

WHAT A REVIEWER CHECKS

- Each-occurrence and aggregate figures are present.
- Confirm it actually sits over the lines you need (GL / Auto / EL) — the cert will not fully prove follow-form; ask for the form.
- Dates overlap the underlying policies.
- Claims-made umbrella is a specialist review.

COMMON MISTAKES

- Adding umbrella limits to primary limits without confirming what the umbrella follows.

NEVER SAY

> “Umbrella automatically follows every underlying policy.”

Sources: BCS field guide · NY DFS ACORD 25 (2025/12)

Workers Compensation & Employers Liability

⚠ TRAP FORM FACE Common trap

Workers compensation — per statute

WHAT IT IS

Workers compensation limits are usually statutory — set by state law — rather than a dollar amount. Note: the ADDL INSD column shows N/A on this line; additional insured is not how WC works. Waiver of subrogation is the usual WC ask.

WHY IT MATTERS

"Per Statute" checked does not mean the vendor is compliant in every state — coverage must exist for the state where the work is performed.

WHAT A REVIEWER CHECKS

- Coverage exists for the state where the work will actually be performed.
- An out-of-state WC line may not satisfy local law.

COMMON MISTAKES

- Accepting any WC line without checking the work state.

NEVER SAY

> "Per Statute means WC is compliant in every state the vendor might work."

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

⚠ TRAP FORM FACE Common trap

Proprietor / partner / executive officer / member excluded?

WHAT IT IS

A question (mandatory in NH) asking whether any proprietor, partner, executive officer, or member is excluded from WC coverage. If yes, it should be described under Description of Operations.

WHY IT MATTERS

If the answer is yes, the person actually doing the work may have no workers compensation at all.

WHAT A REVIEWER CHECKS

- If the owner will be on site and is excluded, your risk picture changes — escalate.

COMMON MISTAKES

- Skipping this box because it looks like fine print.

NEVER SAY

> "An excluded owner is covered as long as the WC line exists."

Sources: NY DFS ACORD 25 (2025/12)

✓ CHECK PRACTITIONER

Employers liability limits

WHAT IT IS

Employers liability — the “sue the employer” layer that sits next to statutory WC: each accident, disease per employee, and disease policy limit.

WHY IT MATTERS

Statutory WC pays scheduled benefits; employers liability responds to suits outside that system.

WHAT A REVIEWER CHECKS

- Common contract asks are $500k or $1M each — but your contract controls; those are examples, not law.

NEVER SAY

> “E.L. limits are the same thing as statutory WC.”

Sources: BCS field guide

Description of Operations

i INFO FORM FACE

ACORD 101 — Additional Remarks Schedule

WHAT IT IS

The form's note that overflow text from Description of Operations belongs on ACORD 101, the Additional Remarks Schedule.

WHY IT MATTERS

If a certificate references remarks that “continue on ACORD 101,” you need that page too — otherwise you're reviewing half the remarks.

WHAT A REVIEWER CHECKS

- If ACORD 101 is referenced, make sure it is actually attached.
- Remarks on ACORD 101 carry the same limitation as the description box: information, not a coverage grant.

NEVER SAY

> “The ACORD 101 page grants what the certificate can't.”

Sources: NY DFS ACORD 25 (2025/12)

⚠ TRAP · DISPUTED · Common trap

Description of operations / locations / vehicles

Sources disagree. Sources disagree on what belongs here: ACORD's Forms Instruction Guide (via Big “I” / Bill Wilson) says identify operations, locations, and vehicles only; practitioner blogs often treat this box as the place to “prove” AI, waiver, or P&NC. Reviewer takeaway: you may see special wording here, but wording on the cert does not create coverage — ask for the endorsement.

WHAT IT IS

A remarks area. ACORD's instruction-guide purpose is to identify the operations, locations, and vehicles for which the certificate was issued. In practice, reviewers also see project names, job numbers, and AI / waiver / primary-and-noncontributory essays here.

WHY IT MATTERS

This is where people try to write coverage into existence. Wording on the certificate does not create coverage — treat prose here as a pointer to verify, never as a grant.

WHAT A REVIEWER CHECKS

- Job, location, and vehicle identification matches this engagement.
- If special rights are claimed (AI, waiver, P&NC), require the endorsement, Dec page, or contract that actually grants them.
- Overflow should appear on ACORD 101, the Additional Remarks Schedule.

COMMON MISTAKES

- A novel-length paragraph that overstates the policy — or never matches the printed endorsements.

LIMITATIONS

- This is the highest-misuse box on the form.

NEVER SAY

> “It's in the description box, so you have primary and noncontributory.”
> “The description box amends the policy.”

Sources: Big “I” VU / Bill Wilson · IA Magazine 2026 · NY DFS ACORD 25 (2025/12)

Certificate Holder & Cancellation

⚠ TRAP · FORM FACE · Common trap

Certificate holder

WHAT IT IS

The party this snapshot was issued to. Not the same thing as an additional insured.

WHY IT MATTERS

Holder status gets you the piece of paper. Additional-insured status — granted by the policy or an endorsement — is what may actually get you defense and indemnity.

WHAT A REVIEWER CHECKS

- Legal name and address match the contracting entity that asked for the certificate.

COMMON MISTAKES

- Holder listed, additional insured never endorsed.

NEVER SAY

> “We're the certificate holder, so we're covered.”

Sources: NY DFS ACORD 25 (2025/12) · BCS field guide

⚠ TRAP · DISPUTED · Common trap

Cancellation notice

> **Sources disagree.** Sources disagree: some reviewer guides say holders “typically receive notice if cancelled”; the form face and ACORD's FAQ contradict any guaranteed holder notice. Follow the form face — treat “30-day notice to holder” as a myth unless an endorsement or policy provision says otherwise.

WHAT IT IS

The form's standard sentence: if a listed policy is cancelled before its expiration date, notice will be delivered in accordance with the policy provisions.

WHY IT MATTERS

Many contracts demand 30-day notice to the holder — but the stock ACORD 25 sentence does not create that duty. ACORD's own FAQ notes a typical liability policy obliges notice only to the first named insured unless endorsed.

WHAT A REVIEWER CHECKS

- If notice-to-holder is required by your contract, collect a notice-of-cancellation endorsement.
- Track expirations yourself — do not rely on this box.

COMMON MISTAKES

- Filing the cert and assuming you will be mailed a cancellation warning.

NEVER SAY

> “Certificate holders automatically receive 30 days' notice.”

Sources: NY DFS ACORD 25 (2025/12) · ACORD Certificates FAQ · BCS field guide

i INFO · PRACTITIONER

Authorized representative

WHAT IT IS

The producer's signature block — many certificates are e-signed from an agency management system.

WHY IT MATTERS

A blank signature block is sloppy issuance. A signed one is still not proof the coverage described is real.

WHAT A REVIEWER CHECKS

- Signature present.

LIMITATIONS

- The signature validates issuance, not accuracy.

NEVER SAY

> “It's signed, so the coverage is verified.”

Sources: Total CSR completion guide

KNOW THE LIMITS

What the form cannot prove

What this form cannot tell you

- Whether coverage is still in force after the issue date
- The full exclusions and endorsement text
- Whether additional insured is ongoing ops, completed ops, scheduled, or blanket-as-required
- Whether the umbrella follows every underlying line
- The insurer’s financial strength
- That the holder will be notified of cancellation
- That Description of Operations wording created a coverage grant

The gold-standard vendor file

- The COI, fully filled in — every required line, no blanks
- The policy documents and endorsements, attached — not just referenced
- The written contract that triggers blanket endorsements, in the file
- Expiration dates tracked by you — not by hoping for a notice

LEGAL & SOURCES

Use the guide. Keep the policy.

Educational tool — not legal advice. This guide is an independent educational resource for people who review certificates of insurance. It is not legal advice, not a substitute for the policy, its endorsements, or your contract, and not a tool for issuing certificates. A certificate of insurance is information only: it confers no rights on the certificate holder and does not amend, extend, or alter the coverage afforded by the policies it lists.

 Field descriptions are based on ACORD 25 (2025/12) as approved by the New York Department of Financial Services; the 2016/03 edition still circulates. ACORD’s P&C Forms Advisory Group may revise the form in the future.

SOURCES

- ACORD Certificates of Insurance FAQ
- New York DFS approved ACORD 25 (2025/12)
- Big “I” VU on Description of Operations
- Bill Wilson, Top 5 COI Q&As
- IA Magazine on AI / waiver wording
- BCS field-by-field guide
- Total CSR completion guide
- Fusco Orsini walkthrough

Interactive version: coidash.com/acord-25.html

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