



## **Certificates of Insurance**

This document is designed to provide consumers, insurance agents, and others information from the Georgia Office of Commissioner of Insurance and Safety Fire pertaining to the enforcement of state law and regulations regarding certificates of insurance. Basic questions about certificates are addressed and the process for filing complaints is explained.

### **What is a certificate of insurance?**

A certificate of insurance provides a synopsis of coverage under an insurance policy as it exists at the time the certificate is issued. A certificate is not an insurance policy and cannot be used to alter or expand coverage. The statutory definition of “certificate of insurance” is: “‘Certificate’ or ‘certificate of insurance’ means any document or instrument, no matter how titled or described, which is prepared or issued by an insurer or insurance producer as evidence of property or casualty insurance coverage. ‘Certificate’ or ‘certificate of insurance’ shall not include a policy of insurance or insurance binder, including any policy of insurance which may be referred to as a certificate, or any insurance information card of identification card issued in conjunction with a motor vehicle insurance policy.”

### **What are the requirements for the certificate forms?**

Certificates must be issued on ACORD or ISO forms or on other forms specifically approved by the Insurance Commissioner’s Office. Certificate forms cannot be altered. They must contain the following disclaimer language: “This certificate of insurance is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage, terms exclusions and conditions afforded by the policies referenced herein.”

### **What is the Insurance Commissioner’s regulatory authority?**

The Insurance Commissioner’s regulatory authority applies not only to insurance agents and insurance companies but also to entities requesting certificates of insurance.

### **Examples of Violations**

It is a violation of the law to provide a certificate on an unapproved or altered form or to include information on a certificate that purports to alter or expand coverage. It is also a violation of the law to request such a certificate.

Examples of improper requests and improper completion of certificates include (but are not limited to) the following:

- Use of a Form that has not been filed with and approved by the Insurance Commissioner’s Office (current versions of ACORD and ISO forms are automatically approved);
- Language on a certificate that purports to alter coverage;
- Requiring that a summary of a policy provision be added to the certificate which varies from the precise and complete language of the provision;
- Use of a form called something other than a “Certificate of insurance” as a means of evading the requirements of the law (the same rules apply however the form is titled);

- Use of a form that certifies that insurance coverage complies with the provisions of the insured's contract with the certificate holder;
- Alteration of an approved form;
- Use of an edition of an ACORD or ISO form other than the current approved editions; and
- Use of the description of operations box on the ACORD25 form in any manner inconsistent with the provisions of the statute or regulation. In particular, the prohibition against summarizing policy language (see third bullet point above) applies to the description of operations box as well as other sections of the certificate. Reference to policy provisions in the operations box are permitted (by the form's exact title, form number, and edition date) and copies of the provisions can be attached.

### **Applicability Status**

The certificate law and regulations apply to all certificate holders, those who request that certificates be issued, policyholders, insurers, insurance producers, and certificate of insurance forms issued as evidence of insurance coverage on property, operations, or risks located in this state, regardless of where the person requesting the issuance of a certificate, the certificate holder, policyholder, insurer, or insurance producer is located.

### **Complaints**

Any complaints regarding violations of Georgia's Certificate of Insurance law can be made through the [Consumer Portal](#) on the Insurance Commissioner's website.