



**MICHIGAN MUNICIPAL
RISK MANAGEMENT
AUTHORITY**

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- Controlling Through Effective Discipline and Effective Grievance Processing
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- Michigan State Police Precision Driving Unit Training Facility Weekend Rental for Training
- Michigan State Police Training Academy
- Defensive Driving Lecture
- MSP Advanced Precision Driving
- MSP Driving Instructor Update
- MSP Emergency/Pursuit Driving Program
- MSP Refresher Driving Program
- NIC Auditor Training Workshop
- Planning for a Disaster Resistant Community
- Tactical Encounters for Patrol Officers
- Telecommunication Directors and Supervisors Training

Training Catalog

Annual Canine and Handler Training

Canine and Handler Training is conducted in conjunction with the Northern Michigan Law Enforcement Training Center and provide training in the following areas: tracking and trailing; executive protection; narcotic detection; building searches; felony stops; criminal apprehension; handler protection; explosive detection; and article searching. Training is conducted during both daylight and evening hours.

For Members In: Law Enforcement

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Controlling Through Effective Discipline and Effective Grievance Processing

Controlling Through Effective Discipline and Effective Grievance Processing covers the essential elements of effective employee discipline. It will begin with a history and overview of employment principles, including the rights and obligations of both employer and employee. Attendees will discover the importance of establishing work policies and disciplinary procedures, documenting disciplinary action, and determining appropriate corrective disciplinary measures.

For Members In: Law Enforcement , Corrections , Administration , Fire & EMS , 911 & Telecommunications , Parks & Recreation , Public Services

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Firearms Proficiency Workshop

This workshop is designed to enhance the skills of certified officers through classroom instruction and hands-on skills training. The workshop includes: MILO simulator, legal update, fundamentals of marksmanship, range training, and firearms safety. A Firearms Diagnostic Unit (FDU) is used to diagnose shooter proficiency.

For Members In: Law Enforcement

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Michigan State Police Precision Driving Unit Training Facility Weekend Rental for Training

Rental of the Precision Facility Includes:

- 9-acre cone pad for cone exercises and cumulative skills course
- 3-acre skid pad for skid control training
- 8 MSP training vehicles for use in cone exercises
- 3 MSP training vehicles for use in skid control training

For Members In: Law Enforcement

[↑ TOP](#)

Michigan State Police Training Academy Defensive Driving Lecture

The following topics will be covered:

- Defensive Driving
- Civil Liability
- Emergency Response Driving
- Night Driving

For Members In: Law Enforcement

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MSP Advanced Precision Driving

This course is a 40 hour program aimed at the in-service officer. The curriculum includes 30 hours of hands-on training and 10 hours of classroom instruction. The areas covered in class and reinforced during practical exercises are:

- Vehicle Dynamics
- Vehicle Maintenance
- Defensive Driving
- Performance Driving
- Skid Control
- Civil Liability
- Pursuit Driving
- Night Driving

Students will also participate in vision and brake reaction testing. A written examination will be completed.

For Members In: Law Enforcement

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MSP Driving Instructor Update

The instructor update is a review of lecture based material including:

- Civil Liability
- Defensive Driving
- Vehicle Dynamics
- Performance Driving

The program will also include a review of practical driving exercises consisting of:

- Serpentine
- Evasive Maneuvering
- Controlled Braking
- Precision Maneuvering
- Skid Control
- Performance Driving

In-car role reversal exercises will be used to determine instructor proficiency.

For Members In: Law Enforcement

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MSP Emergency/Pursuit Driving Program

EMERGENCY/PURSUIT DRIVING is designed to provide training to police officers in simulated pursuit situations.

For Members In: Law Enforcement

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MSP Refresher Driving Program

The REFRESHER DRIVING PROGRAM has been created to sharpen the skills of officers who have completed the MSP 40 Hour Advanced Precision Driving Program.

For Members In: Law Enforcement

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NIC Auditor Training Workshop

This class is designed to enhance the awareness and skills of jail administrators and supervisory personnel in identifying operational and physical plant deficiencies.

For Members In: Corrections

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Planning for a Disaster Resistant Community

A community must be disaster-resistant to be sustainable. At a time when local governments are faced with emergency situations ranging from floods to hazardous materials incidents, and other natural, technological, and man-made disasters, it is imperative that municipalities prepare plans and procedures for reducing risks from emergency situations. Not doing so could adversely affect a community's ability to respond to and recover from any emergency, be eligible to receive federal disaster mitigation funds, and also damage the quality of life in the community.

For Members In: Administration

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Tactical Encounters for Patrol Officers

Tactical Encounters for Patrol Officers is a reality-based, live-fire, and simunitions training that covers both classroom and actual field training scenarios. Firearms skills, mental mindset, patrol tactics, and building searches are covered in depth. Proficiency is then field tested using multiple reality-based training scenarios and practical exercises.

For Members In: Law Enforcement

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Telecommunication Directors and Supervisors Training

This is an annual three-day workshop directed at 911/telecommunication directors and supervisors. Each year different topics are presented.

For Members In: 911 & Telecommunications

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Michigan Municipal Risk Management Authority
 14001 Merriman Road
 Livonia, MI 48154
 734.513.0300
 800.243.1324

MMRMA has been a leader in municipal risk for over 30 years and remains committed to meeting the ever-expanding challenges faced by its membership. MMRMA's risk control services are designed to help its members identify, prevent, and mitigate losses through on-site surveys, training, and other services. MMRMA also provides its members with premier claims and legal services, sound financial management, and essential news on the latest developments in public risk management.

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AUTHORITY**

Logged in as: Alan Buckenmeyer.

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Members Only

Member Info

Update Profile

News

Board Announces Distribution to Members
Board approves \$19.6 million distribution and net asset deployment plan.

Annual Report is Here!
This year's report recaps 2010 financial highlights and presents a retrospective on MMRMA's 30-year history.

Risk Control Advisory Committees: A Great Way to Get Involved
Serving on one of MMRMA's committees is an excellent way to share your risk management knowledge with the entire membership.

Membership Committee Approved RAP Grants at its November 2010 Meeting
A request for additional funding for MMRMA's custom Online Training program was among the approved grants.

Republicans Reclaim Control of Michigan Supreme Court
Republican-nominated candidates Mary Beth Kelly and incumbent Robert Young prevailed in the November 2 election.

Annual Meeting Marked 30 Years of Lighting the Way
As we mark this milestone anniversary, Executive Director Michael Rhyner shares his thoughts on MMRMA's three decades of success... and those ahead in the years to come.

Membership Committee Approved RAP Grants at its August 2010 Meeting
A request for additional funding for MMRMA's custom Online Training program was among the approved grants.

Michigan Supreme Court Justice Weaver Retires
In the course of one day, the 4 to 3 control of the Michigan Supreme Court has shifted from Republicans to Democrats.

Supreme Court: Employers Can Search Texts on Their Devices
In Ontario v. Quon, unanimous decision says that employers have the right to read text messages on devices they own.

Upcoming Meetings

- 03.10.11** Department of Public Services Advisory Committee Meeting

- 03.11.11** Parks & Recreation Advisory Committee Meeting

- 03.16.11** Fire/EMS Advisory Committee Meeting

Statements & Losses

Statements · Losses

Model Policies and Procedure Brochures

Administrative

- [Distracted Driving: Recommendations and Guidelines](#)
- [Freedom Of Information Act: FOIA Coordinator Handbook](#)
- [Issues of Public Policy in Emergency Management](#)
- [Integrating Hazard Mitigation and Comprehensive Planning](#)
- [All-Hazards Risk Management: Developing Disaster Resistant/Sustainable Communities](#)
- [Best Practices for Risk Reduction and Management: Volume 1](#)
- [Best Practices for Risk Reduction and Management: Volume 2](#)
- [Conducting Internal Investigations](#)
- [Effective Hiring and Discipline: Reducing the Risk](#)
- [Electronic Communication/Computer Use Policy](#)
- [Ethically Speaking: Recommendations and Guidelines](#)
- [Evaluating an Employer's Obligations Under the Fair Credit Reporting Act](#)
- [Hazard Mitigation Planning](#)
- [Local Planning: The Effects of the New State Laws](#)
- [Managing Diversity in the Workplace: A Multigenerational Approach](#)
- [New Zoning Enabling Act for Michigan Counties, Cities, Villages and Townships](#)
- [Questions and Answers on Employment Applications](#)
- [Sexual Harassment: How to Prevent and Resolve Sexual Harassment Complaints in the Workplace](#)
- [Social Security Number Privacy Act](#)
- [Violence: A Reality in the Workplace](#)
- [Whistleblower's Protection Act: Guidelines](#)
- [Family and Medical Leave Act: Model Policy and Guidelines](#)
- [Driver Selection: A Model Policy for a Safe Driver Program](#)
- [Volunteers in the Workplace: Managing the Risk](#)
- [Meeting the Challenge of Electronic Discovery: Guidelines](#)

Fire and EMS

- [Surface Ice/Frigid Water Rescue](#)
- [Tactical Emergency Medical Service](#)
- [Vehicular Emergency Response](#)
- [Fire Department Cost Recovery Process](#)
- [Fire Service Explorer Post](#)
- [Media Relations](#)
- [Safe Delivery of Infants](#)
- [Michigan Do Not Resuscitate Orders: Model Policy](#)

Law Enforcement

- [Canine Unit: Model Policy and Regulations](#)
- [Citizen Ride Along](#)

03.17.11	U.P. Law Enforcement Advisory Committee Meeting
08.18.11	2011 Annual Meeting

Death Notification and Survivor Support	
Less Lethal Weapons: Model Policy and Procedure for Public Safety Officers	
Pursuit Driving	
Use of Prisoner Restraint Chair	
Use of Tire Deflation Devices	
Use of Force: Model Policy and Procedure	
Rapid Response: Model Policy and Procedure	
Off-Duty Carrying of Firearms and Action Strategy: Model Policy and Procedure	



Parks and Recreation

Risk Management of Special Events - A Handbook	
Field Guidelines: Use and Management of Baseball/Softball Fields	
Bleacher and Grandstand Safety Guidelines	
Skateboard/In-line Skate Park Safety Guidelines	
Seasonal and Youth Employment Guidelines	
Water/Beach Safety Guidelines	
Winter Activity Safety Guidelines for Cross Country Ski Trails, Stepping Hill Safety & Natural Ice Skating Rinks	
Playing it Safe: Inflatable Amusement Rides, Mobile Rock Walls & Climbing Walls	
Playing it Safe: Playground Safety Guidelines	



Public Services

Personal Protective Equipment Safety Guidelines	
Sewer Backup: Claim Reduction Program	
Sewer Backup: Grease Interceptor Plan	
Underground Storage Tank Registration: Frequently Asked Questions	
Sidewalk Inspection Program and Guidelines: Model Policy	



911/Telecommunications

Critical Incident Debriefing	
Media Relations/Statements/Depositions	
Secondary Employment Model Policy	
Public Safety Telecommunicator Selection and Training: Model Policy and Procedure	

Governance Manual

[Complete Manual](#) · [Organization & Planning](#) · [Governance](#) · [Finance](#) · [Operations](#) · [Appendices](#)

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Upcoming Meetings

- 03.10.11 Department of Public Services Advisory Committee Meeting

- 03.11.11 Parks & Recreation Advisory Committee Meeting

- 03.16.11 Fire/EMS Advisory Committee Meeting

- 03.17.11 U.P. Law Enforcement Advisory Committee Meeting

- 08.18.11 2011 Annual Meeting

Featured Training

- 04.26.11 Annual Canine and Handler Training

- 05.02.11 Tactical Encounters for Patrol Officers

- 05.05.11 Tactical Encounters for Patrol Officers

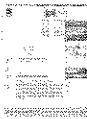
What's New/Hot Topic

From MMRMA to You

Board Announces Distribution to Members
Board approves \$19.6 million distribution and net asset deployment plan.

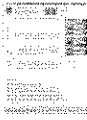
Resources

MMRMA is committed to keeping its members informed about the organization's programs and services and about current developments in municipal risk management. The following resources keep members and their employees in the know:



Training Updates

Training updates will be sent regularly to notify members of upcoming educational opportunities and class schedules.



National News Roundup

MMRMA prepares a biweekly National News Roundup featuring pertinent stories from around the United States. This e-mail also provides details of upcoming MMRMA meetings and other vital announcements to members.



Risk Journal

The Risk Journal gives its readers a closer look at topics that directly impact Michigan municipalities. Printed every other month, this publication is archived here for easy access to a library of essential articles and information.



Annual Reports

MMRMA's Annual Report to Members presents each fiscal year in review, with financial data, program highlights, and a unique perspective on the organization, its membership, and their collective history.

Communications Signup

Required fields are denoted by a red asterisk (*).



MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY

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Upcoming Meetings

- 03.10.11 Department of Public Services Advisory Committee Meeting
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
Featured Training

- 04.26.11 Annual Canine and Handler Training
05.02.11 Tactical Encounters for Patrol Officers
05.05.11 Tactical Encounters for Patrol Officers

What's New/Hot Topic From MMRMA to You

Board Announces Distribution to Members
Board approves \$19.6 million distribution and net asset deployment plan.

- February 2011 MMRMA Named Detroit CPCU Chapter's Company of the Year
December 2010 MMRMA: Here When You Need Us The Most
October 2010 Net Asset Policy Provides Key Member Benefits
August 2010 Michigan Lawmakers Ban Texting While Driving
June 2010 Michigan Tests Limits of Marijuana for Medical Use
April 2010 Appellate Court: Private E-Mail May Not be Public Record
February 2010 "LoJack for Laptops" Pilot Protects Digital Resources
December 2009 Protecting Municipalities from Potential Pandemic
October 2009 Shared Public Services Approach Brings Risks, Rewards
August 2009 Risk Compensation: Safety Measures Can Have Mixed Outcomes
June 2009 Understanding the New Medicare Reporting Requirements

-  **April 2009**
Training and Communications are Paramount to MMRMA's Success
[Download PDF](#) | [Read Online](#)
-  **February 2009**
Resources for Reducing Vehicle Claim costs
[Download PDF](#) | [Read Online](#)
-  **December 2008**
The Benefits of Cost Recovery Plans
[Download PDF](#) | [Read Online](#)

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Evaluating Contractor Exposure Levels and Developing Proper Insurance Requirements

Presented by:

Craig Manser
Ibex Insurance Agency

Evaluating Contractor Exposure Levels and Developing Proper Requirements

Step 1: Evaluate the risk level of the contract

Low Hazard - small type repairs, minor plumbing, painters, carpenters, etc.

Medium Hazard – roofers, cement contractors, plumbers with digging, etc.

High Hazard – underground contractors, roads, playground, construction, etc.

Special Hazard – fireworks, liquor, pollution, aircraft, etc.

Step 2: Determine level of insurance you want to require

Low and Medium Hazard contracts:

- Workers Compensation including Employers Liability coverage as required by Michigan Statute
- General Liability insurance including Products and Completed operations coverage with minimum liability limits of \$1,000,000 per occurrence and aggregate for bodily injury and property damage.
- Vehicle Liability insurance including Michigan No-fault coverages, protecting all owned, non-owned and hired vehicles, with minimum limits of liability of \$1,000,000 per occurrence, Combined Single Limit for bodily injury and property damage.

High and Special Hazard contracts:

- Workers Compensation including Employers Liability coverage as required by Michigan Statute
- General Liability insurance including Products and Completed operations coverage with minimum liability limits of \$3,000,000 per occurrence and aggregate for bodily injury and property damage.
- Vehicle Liability insurance including Michigan No-fault coverages, protecting all owned, non-owned and hired vehicles, with minimum limits of liability of \$3,000,000 per occurrence, Combined Single Limit for bodily injury and property damage.
- Other coverages as may be required, depending on exposure.

Step 3: Develop insurance requirements for the contract

SAMPLE CONTRACTOR INSURANCE REQUIREMENTS

The contractor, and any and all of their subcontractors, shall not commence work under this contract until they have obtained the insurance required under this paragraph. All coverage shall be with insurance companies licensed and admitted to do business in the State of Michigan. All coverages shall be with insurance carriers acceptable to (Your Entity). The limits required below do not limit the liability of the Contractor. All deductibles and SIRs are the responsibility of the Contractor.

1. **Workers' Compensation Insurance:** The Contractor shall procure and maintain during the life of this contract, Workers' Compensation Insurance, including Employers' Liability Coverage, in accordance with all applicable statutes of the State of Michigan.
2. **Commercial General Liability Insurance:** The Contractor shall procure and maintain during the life of this contract, Commercial General Liability Insurance on an "Occurrence Basis" with limits of liability not less than \$_____ per occurrence and aggregate. Coverage shall include the following extensions: (A) Contractual Liability; (B) Products and Completed Operations; (C) Independent Contractors Coverage; (D) Broad Form General Liability Extensions or equivalent, if not already included ; (E) Deletion of all Explosion, Collapse, and Underground (XCU) Exclusions, if applicable.
3. **Motor Vehicle Liability:** The Contractor shall procure and maintain during the life of this contract Motor Vehicle Liability Insurance, including Michigan No-Fault Coverages, with limits of liability not less than \$_____ per occurrence combined single limit for Bodily Injury, and Property Damage. Coverage shall include all owned vehicles, all non-owned vehicles, and all hired vehicles.
4. **Additional Insured:** Commercial General Liability and Motor Vehicle Liability, as described above, shall include an endorsement stating the following shall be *Additional Insureds*: The (Your Entity), all elected and appointed officials, all employees and volunteers, all boards, commissions, and/or authorities and board members, including employees and volunteers thereof. It is understood and agreed by naming the (Your Entity) as additional insured, coverage afforded is considered to be primary and any other insurance the (Your Entity) may have in effect shall be considered secondary and/or excess.
5. **Cancellation Notice:** Workers' Compensation Insurance, Commercial General Liability Insurance, and Motor Vehicle Liability Insurance, as described above, shall be endorsed to state the following: "It is understood and agreed Thirty (30) days, Ten (10) days for non-payment of premium, Advance Written Notice of Cancellation, Non-Renewal, Reduction, and/or Material Change shall be sent to: (Name, Your Entity, Address).

6. **Proof of Insurance Coverage:** The Contractor shall provide the (Your Entity) at the time the contracts are returned by him/her for execution, certificates and policies as listed below:

- a. Two (2) copies of Certificate of Insurance for Workers' Compensation Insurance;
- b. Two (2) copies of Certificate of Insurance for Commercial General Liability Insurance;
- c. Two (2) copies of Certificate of Insurance for Vehicle Liability Insurance;
- d. If so requested, Certified Copies of all policies mentioned above will be furnished.

7. If any of the above coverages expire during the term of this contract, the Contractor shall deliver renewal certificates and/or policies to (Your Entity) at least ten (10) days prior to the expiration date.

Other insurance requirement language that may be used in specific situations found on following page.

Other insurance requirement language that may be used in specific situations.

Owners' and Contractors' Protective Liability: The Contractor shall procure and maintain during the life of this contract, a separate Owners' and Contractors' Protective Liability Policy with limits of liability not less than \$_____ per occurrence and aggregate. The (Your Entity) shall be "Named Insured" on said coverage. A thirty (30) days Notice of Cancellation shall be endorsed onto this policy.

Fiduciary Liability: The contractor shall procure and maintain during the life of this contract, Fiduciary Liability insurance in an amount not less than \$_____ per occurrence and \$_____ aggregate. If this policy is claims made form, then the contractor shall be required to keep the policy in force, or purchase "tail" coverage, for a minimum of 3 years after the termination of this contract.

Garage Liability Insurance: The Contractor shall procure and maintain during the life of this contract, Garage Liability Insurance on an "Occurrence Basis" with minimum limits of liability of \$_____ per occurrence and aggregate, Bodily Injury, and Property Damage. Coverage shall include the following extensions: (A) Contractual Liability; (B) Products and Completed Operations; (C) Independent Contractors Coverage; (D) Michigan No-Fault Coverage and shall insure all owned, non-owned, and hired vehicles.

Garage Keepers Legal Liability Insurance: The Contractor shall procure and maintain during the life of this contract Garage Keepers Legal Liability Insurance, including "On-Hook" coverage, to protect vehicles in their care, custody and control, with limits of liability not less than \$_____ per vehicle.

Liquor Liability: The Contractor, or its subcontractors, shall procure and maintain during the life of this contract, a separate Liquor Liability Policy with limits of liability not less than \$_____ per occurrence and aggregate.

Pollution Liability: The Contractor shall procure and maintain during the life of this contract, a Pollution Liability Policy with limits of liability not less than \$_____ per occurrence and aggregate, including, but not limited to, the collection, transportation, storage, and removal of all hazardous waste. The (Your Entity) shall be named as additional insured on said coverage.

Professional Liability: The contractor shall procure and maintain during the life of this contract, Professional Liability insurance in an amount not less than \$_____ per occurrence and aggregate. If this policy is claims made form, then the contractor shall be required to keep the policy in force, or purchase "tail" coverage, for a minimum of 3 years after the termination of this contract.

Other insurance requirement language that may be used in specific situations. (cont)

Builders Risk Property Insurance:

If (Your Entity) wants the Contractor to provide the insurance use the following language:

The Contractor shall procure and maintain during the term of construction a policy of Builders Risk Property Insurance in the full amount of the project. Policy shall be on an All Risk form, and cover all property under a Replacement Cost basis. Policy shall also name (Your Entity) as Loss Payee.

If (Your Entity) wants to purchase this coverage, use the following language:

The (Your Entity) shall procure and maintain during the term of construction a policy of Builders Risk Property Insurance in the full amount of the project. Policy shall be on an All Risk form, and cover all property under a Replacement Cost basis. Policy will not protect any property, tools or equipment owned by the Contractor or any Sub-Contractors.

Step 4: Decide if you need bond coverage from the contractor

Bonds Required for Building Projects

1. Bid Bond. 5% of the amount of the bid or proposal.
2. Performance and Completion Bond – 100% of the contract amount
3. Labor & Material Bond – 100% of the contract amount
4. Maintenance Bond – 10% of the contract amount

All bonds shall be submitted to you at least 10 days prior to the commencement of work under the contract.

IMPORTANT: Please verify each bond with the insurance carrier prior to the contract start date.

Step 5: Make sure the contract contains a Hold Harmless/Indemnification clause

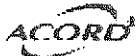
Hold Harmless clauses should be included in all contracts. Remember, you are the client and if the contractor wants your business, they will agree to hold you harmless for their actions. A sample hold harmless clause is below, however, you should always run these agreements by your corporation counsel.

To the fullest extent permitted by law, the (name of contractor) agrees to defend, pay on behalf of, indemnify, and hold harmless (Your Entity), its elected and appointed officials, employees and volunteers, and others working on behalf of (Your Entity), against any and all claims, demands, suits, or loss, including all costs connected therewith, and for any damages which may be asserted, claimed, or recovered against or from the (Your Entity) by reason of personal injury, including bodily injury or death and/or property damage, including loss of use thereof, which arises out of or is in any way connected or associated with this Contract.

Step 6: Review and evaluate the insurance certificates that you receive

See next 4 pages for sample certificates and checklist.

Sample Certificate for Low and Medium Hazard Projects



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
00/00/20XX

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER ABC Insurance Agency 123 Main Street Anywhere, USA	CERTIFICATE NUMBER:	00-00-00-00
	PHONE (A/C No., Ext): 555-555-1234	FAX (A/C No.): 555-555-5678
INSURED XYZ Construction Company 456 Main Street Anywhere MI	INSURER A: ABC Insurance Company	NAIC # 00000
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE	TYPE OF INSURANCE	INSURANCE PERIOD (MM/YY)	POLICY NUMBER	POLICY EFF. DATE (MM/YY)	POLICY EXP. DATE (MM/YY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	Y	00-00-00-00	00/00/00	00/00/00	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ex. endorsement) \$ 50,000 MED EXP (Per one person) \$ 5,000 PERSONAL & ADN INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 1,000,000 PRODUCTS - COMBOP AGG \$ 1,000,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	Y	00-00-00-00	00/00/00	00/00/00	COMBINED SINGLE LIMIT (Ex. endorsement) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA/LIAB EXCESS LIMIT CLAIMS-MADE DED RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
A	WORKERS COMPENSATION AND EMPLOYERS LIABILITY ANY EMPLOYEE OR PART-TIME/OUTSIDE OFFICER/EMERGENCY EXCL. (See 07 (Mandatory in MI) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	00-00-00-00	00/00/00	00/00/00	<input checked="" type="checkbox"/> NO STATU BODY LIMITS TO EMP E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMP. DYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach A-CORD 101, Additional Insured Endorsement, if more spaces is required)
"Entity Name", all elected and appointed officials, all employees and volunteers, all boards, commissions, and/or authorities and board members, including employees and volunteers thereof are listed as additional insured as respects General Liability and Automobile Liability.
30 day notice of cancellation applies except for cancellation for non-payment of premium
Project name:

CERTIFICATE HOLDER Entity Name Attn: Contact Name Entity Address City, State Zip	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE AGENT SIGNATURE

Sample Certificate for High Hazard Projects



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
00/00/20XX

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER ABC Insurance Agency 123 Main Street Anywhere, USA		CONTRACT NUMBER: PHONE (A/C, No., Ext.): 555-555-1234 FAX (A/C, No.): 555-555-5678 E-MAIL: ADDRESS:	
INSURED XYZ Construction Company 456 Main Street Anywhere MI		INSURER(S) AFFORDING COVERAGE	
		INSURER A: ABC Insurance Company	NAIC # 00000
		INSURER B: DEF Insurance Company	00000
		INSURER C:	
		INSURER D:	
		INSURER E:	
		INSURER F:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:
 THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXP. DATE (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> XCU Included GEN. AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PER-ACC <input type="checkbox"/> LOC	00-00-00-00	00/00/00	00/00/00	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Per occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 1,000,000 PRODUCTS - COMBOP AGG \$ 1,000,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	00-00-00-00	00/00/00	00/00/00	COMBINED SINGLE LIMIT (Per accident) \$ 1,000,000 SOCIAL INJURY (Per person) \$ SOCIAL INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	<input checked="" type="checkbox"/> UMBRELLA/LIAB <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAMS-MADE <input type="checkbox"/> CO-INSUREMENT	00-00-00-00	00/00/00	00/00/00	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY EMPLOYERS' LIABILITY OFFICERS/DIRECTORS LIABILITY (Mandatory in MI) DESCRIPTION OF OPERATIONS below	00-00-00-00	00/00/00	00/00/00	<input checked="" type="checkbox"/> WC STATL <input type="checkbox"/> BASIC LIMITS <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMP/DYER \$ 100,000 E.L. DISEASE - POLYVLMET \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach a CORO 491, Additional Remarks Schedule, if this space is required)
 "Entity Name", all elected and appointed officials, all employees and volunteers, all boards, commissions and/or authorities and board members, including employees and volunteers thereof are listed as additional insured as respects General Liability and Automobile Liability.
 30 day notice of cancellation applies except for cancellation for non-payment of premium
 Project name:

CERTIFICATE HOLDER Entity Name Attn: Contact Name Entity Address City, State Zip	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE AGENT SIGNATURE
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Sample Certificate for Owners'/Contractors' Protective Policy



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
00/00/20XX

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER ABC Insurance Agency 123 Main Street Anywhere, USA	POLICY NAME: PHONE (A/C, H/O, Ext): 555-555-1234 FAX (A/C, H/O): 555-555-5678	
	E-MAIL: ADDRESS:	
INSURER(S) AFFORDING COVERAGE		NAIC # 00000
INSURED XYZ Construction Company 456 Main Street Anywhere MI	INSURER A: ABC Insurance Company	
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:
 THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE	TYPE OF INSURANCE	PERIOD	ISSUE	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS
A	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Owners/Contractors <input type="checkbox"/> Protective Liability GENL AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJ-JECT <input type="checkbox"/> LOC			00-00-00-00	00/00/00	00/00/00	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ex. auto/marine) \$ MED EXP (Per one person) \$ - PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMMOD AGG \$ \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> MIXED AUTOS <input type="checkbox"/> RENT-OWNED AUTOS UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DEL <input type="checkbox"/> RETENTION \$						COMBINED SINGLE LIMIT (Ex. auto/marine) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPR. NON-PROF. INCORP/EXCL. TIME OFF (EMPLOYEE) EXCL. USE OF (Mandatory in MI) If yes, describe under DESCRIPTION OF OPERATIONS below		Y/N	N/A			<input type="checkbox"/> NO STATE/INSUR. LABEL <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOGS BONES / VEHICLES (Attach ACORD 991, Additional Remarks Schedule, if more space is required)
 30 day notice of cancellation applies except for cancellation for non-payment of premium
 Project name: _____

CERTIFICATE HOLDER Entity Name Attn: Contact Name Entity Address City, State Zip	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE: AGENT SIGNATURE
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Certificate of Insurance Checklist

Date: _____ Proposed Contractor: _____

Facility Involved: _____

Contract/Facility use dates (including setup/takedown dates): _____

Prepared by: _____

_____ Insurance Carrier is acceptable (see A.M. Best Rating section)

_____ Insured name matches name on contract or use agreement

_____ General Liability coverages match contract/use agreement

_____ General Liability coverage limits match contract

_____ Automobile Liability coverages match contract or use agreement

_____ Automobile Liability coverage limits match contract or use agreement

_____ Excess coverage limits match contract or use agreement

_____ Workers' Compensation coverages are provided

_____ All Coverage dates cover use dates, include setup/takedown

_____ Certificate holder is correct

_____ Additional insured wording is correct

_____ Cancellation provision is correct

_____ Employers' Liability coverage is indicated

_____ Is OCP policy correct

_____ Are "Other Required Coverages" correct

_____ Property coverages checked (if applicable)

_____ Are bonds correctly issued (if applicable)

_____ Expiration suspenses are set

A.M. Best Company Carrier Rating

(Must be A (-) VII or higher)

Don't forget.....www.ambest.com

Step 7: Keep track of the information

Now that you have established the proper risk transfer mechanisms, what do you do with all those certificates and policies that will be flowing into your office? What is needed is a simple system to monitor and control the certificates to ensure that:

- They are correct;
- They do not expire before completion of the project, and;
- They can be found when needed.

The following constitutes the minimal control needed for Certificates of Insurance.

1. A reasonably good, centralized suspense or follow-up system. Certificate of Insurance cannot be monitored on a decentralized basis. Department heads, construction job superintendents, and other persons actively engaged in the production of goods and services should not be relied on to follow up certificates. Operating personnel may have been involved in the transaction that led to the certificate request, but determining what information the certificate should contain, whether the certificate has it, and follow up on certificates not received, usually is not within their areas of expertise.
2. The suspense or follow-up system should be controlled by someone with some insurance knowledge; someone who realizes that certificates are important documents; and who understands what they contain.
3. Form letters should be used to request certificates from the provider. Follow-up should be set for not more than thirty (30) days from the date of the original request (see the samples that follow). Form letters can be used to request the original certificates, make corrections, and request renewal certificates.
4. Upon receipt of the certificate, it should be thoroughly checked for accuracy. A copy of the insurance requirements section of the applicable contract should be used to establish that all requirements and conditions are met. The Certificate of Insurance Checklist that follows can be useful in this process. A Correction Request Letter should be used to request needed changes. Experience has indicated that the two most needed corrections are proper *Additional Insured* and *Cancellation Notice* wording.
5. After checking the certificate, copies should be maintained in two separate certificate files, an alphabetical file and an expiration file.
6. Each month, the expirations files should be reviewed and form letters sent to those providers whose policies are about to expire.
7. Occasionally, someone in the community, or the community's outside representatives for insurance related work, should audit the certificate control system to determine if it is operating properly.
8. Proper certificates of insurance (and, of course, required bonds) should be in your files prior to the commencing of any work.
9. Remember, your ultimate weapon is to not allow use of facilities, commencement of work, and/or to withhold payment under the contract until proper certificates are received.

SAMPLE CERTIFICATE CORRECTION LETTER

Date

Mr. John Jones, Contractor
123 Main Street
Somewhere, U.S.A.

Dear Mr. Jones:

We have recently received your Certificate of Insurance covering work or services to be performed for or use of facilities of the (Your Entity).

The Certificate of Insurance is deficient in the areas shown below.

Please forward a copy of this letter to your insurance representative so that corrected Certificate(s) of Insurance can be issued.

_____ Additional Insured is not shown or is deficient.

Additional Insured must read as follows:

The (Your Entity), including all elected and appointed officials, all employees and volunteers, all boards, commissions, and/or authorities and their board members, employees, and volunteers.

_____ Cancellation Notice is deficient.

Cancellation Notice must read as follows:

It is understood and agreed that thirty (30) days, Ten (10) days for non-payment of premium, advance written Notice of Cancellation, Non-Renewal, Reduction, and/or Material Change in Coverage will be mailed to:

(Your Entity)
(Your Address)

_____ Other changes necessary.

The corrected Certificate(s) of Insurance must be received within two (2) weeks of the date of this letter, but no later than ten (10) days prior to the work or services, or facilities use.

RENEWAL REQUEST LETTER

Date

Mr. John Jones, Contractor
125 Main Street
Somewhere, U.S.A.

Dear Mr. Jones:

The Certificate(s) of Insurance on file with the (Your Entity) will expire on the date(s) shown below.

Please contact your insurance representative and arrange for renewal Certificate(s) of Insurance to be forwarded to us minimally ten (10) days prior to expiration.

A copy of the certificate(s) is/are attached.

Expiration Date

Coverages Expiring