

## **INFORMATION for AGENTS & BROKERS**

**What it is:** *Ins-Cert.com* is a database system that replaces paper/fax/email certificate documents. It acts as a clearinghouse of certificate data and is used by two parties, **Agents** and **Certificate Holders**. If you would normally send a certificate to your client's customer, landlord or other third party, you will register and use *Ins-Cert.com* as an "agent." Agents enter policy data directly into the database and Cert-Holders enter their insurance requirements. *Ins-Cert.com* compares the policy data to requirements and produces reports for the certificate holder, one of which is a signed certificate of insurance.

**Benefits:** *Ins-Cert.com* has benefits for both certificate holder and agent, and both parties are charged a small fee to maintain the system and pay for customer support.

**Certificate holders** benefit from automated compliance management with no certificate documents to handle. They get email notices of cancellation, reinstatement, non-renewal and they get to view additional insured endorsements, which you upload to the system. For this, they are charged a fee based on the number of vendors and the complexity of their organization.

**Agents** benefit from entering an Insured's policy data once for an unlimited number of Cert-Holders, and never having to enter certificate holder name/address, additional insureds, waiver of subrogation, and project/location data for 'job-specific' certificates. You don't send certificates to specific Cert-holders, so you don't maintain a Cert-holder list or enter special conditions. Cert-holders are 'linked' to your Insured's data, so they can view/print certificates any time, as of any date. Data entry takes minutes at first, and seconds at renewal.

**Fees:** For these benefits, your agency is charged a **\$3 data entry fee** for each time you enter or change policy data for each Insured. This is limited to one charge per Insured per day, regardless of the number of coverages, number of changes that day, or number of times you log back on, after being interrupted. Your agency is also charged **25¢ 'viewing fee'** each time a certificate holder accesses your Insured's record, limited to one charge per week. You will receive email invoices on the first of each month, and payment is not required until the balance exceeds \$10.

**Risk management:** Also, your agency can use *Ins-Cert.com* as a risk management tool to help your clients manage the risk of uninsured or underinsured subcontractors and other vendors. This saves them the work of tracking certificates, (or the cost of paying someone else to do it), and helps protect their loss ratio and your agency's loss ratio. It's a good door-opener for producers looking for a new benefit to offer a prospective client. If you refer a company to *Ins-Cert.com* and they contract with us to use *Ins-Cert.com* for all vendor compliance management, your agency will receive a 20% referral fee for the first year.

**Registration:** In order to use *Ins-Cert.com*, you must register and send in a signed Agency Service Agreement, ("ASA"), which is step 3 of the registration. In step 1, you will register your agency with a primary user, and if the primary user is not the Agency Principal, be sure to add the Agency Principal's name where shown so his/her name appears on the ASA. In step 2 you may register other agents, if you want their name and signature on a certificate produced by the system, but if that is not important, your office can share one registration. If the Agency Principal wants his/her name and signature on all certificates, register the Agency Principal as the primary user and no others, but use the email address of the person most responsible for maintaining policy data in *Ins-Cert.com*.

After you register for *Ins-Cert.com*, you will enter policy data from the Control Page (detailed instructions follow), and, if you are doing so at the request of an Insured's customer, you link your Insured's record to that certificate holder and you will be able to press "Report" to see if your policies satisfy the certificate holder's requirements.

**Leveraging Ins-Cert.com:** After entering policy data, you press the Insured's "KEY" on Control Page to see a 2 page memo – page 1 is from you to your Insured telling them you have done this, (they also get an email confirmation you entered their data). Page 2 is a memo from your Insured to other customers, inviting them to use *Ins-Cert.com* rather than asking for a paper certificate. The more who do so, the fewer certificates you have to issue.

**Policy Data Fields:** Ins-Cert.com has 10 coverage parts, and many coverage items which you used to enter manually in ‘Description of operations’ – see below. You also have a “Comments” area for each coverage part.

Coverage Parts:	General Liability	Auto/Garage	Pollution	Professional	Excess	Work Comp	Property	Marine	Other 1	Other 2
Schedule items & loss payee/mrtgees		X					X	X		
Claims-made retro date	X		X	X	X					
Broad Form Contractual	X				X					
Products / Completed Operations	X				X					
Independent Contractors	X				X					
Explosion (“x”) Not excluded	X				X					
Collapse (“c”) Not excluded	X				X					
Underground (“u”) Not excluded	X				X					
Subsidence/earth movement Not excluded	X				X					
Mold/fungus Not excluded	X				X					
Residential/habitational Not excluded	X				X					
Additional Insured (blanket)	X	X	X	X	X					These two free-form coverage parts are for less common coverages which don’t fit in the other categories, such as aircraft, watercraft, liquor liability, etc...
Waiver of subrogation	X	X	X	X	X	X				
Primary insurance	X	X	X	X	X					
Non-contributory	X	X	X	X	X					
Severability of Interests	X	X	X	X	X					
Cross liability	X	X	X	X	X					
Per job / location aggregate			X	X	X					
Defense in excess of limits	X		X	X	X					
Punitive Damages	X	X	X	X	X					
Stop-gap liability	X					X				
Auto Pollution Liability & MCS-90		X								
All locations / operation's / professions	X	X	X	X	X					
Excess GL, P/co, AL, PL, E&O & EL					X					
Voluntary Compensation						X				
Experience Modification						X				
All owners & employees covered ?						X				
All States or Scheduled States						X				
Perils Insured against							X	X		
Deductibles / SIR					X		X	X		

Each coverage part displays information about the Insurer, Agency, Individual Agent, and displays *his or her actual signature*. This gives your contact information and a place to enter promotional information about your agency.

**Contractor Prequalification:** In addition to insurance information, above, you may also enter bonding capacity, experience and references for your contractor Insureds. This gives their prospective customers information they need to help decide whether to hire your Insured. This can help your Insureds get pre-qualified for work, which helps your agency write more bonds, increase premiums, with fewer surety reference letters.

**Dynamic Data:** Unlike other systems which only help you convert policy data to a static paper, fax or e-mail document, *Ins-Cert.com* is real-time – the moment you update your Insured’s policy data it is available to the Cert-Holders, who are using the same system. There is no delay in approving contracts or payments to your Insured using the excuse of not having a certificate.

**3 Cert-Holder Reports:** There are 3 reports for Cert-Holders. The “Compliance Report” summarizes the compliance status for each coverage for all Insureds. The “Deficiency Report” details what policy data is deficient for each vendor. The “Expiration Report” shows the cert-holder expiration dates, and the signed Certificate is a

database report, just as your ACORD certificate produced by your agency system is a database report from your system.

**Agency Reports:** Your Control Page is an expiration report in that the expiration/cancellation dates are shown for each coverage for all Insureds, but there is a separate expiration report, as well. In addition, the system sends you 3 email renewal reminders, 30, 15 and 4 days prior to renewal, if you have not posted the renewal. On the "Link to Certificate Holder" page, there is also a REPORT button next to each cert-holder to whom your Insured is linked – press it and you will see that cert-holder's Deficiency Report. If that cert-holder has not had time to modify insurance requirements for your Insured, this report will only compare to the cert-holder's general requirements.

When you enter a cancellation date, or a policy expires without your entering a renewal, Ins-Cert.com e-mails notices to all Cert-Holders. When you reinstate/replace coverage, the system e-mails a reinstatement notice. The e-mail cancellation notice helps you collect past-due premiums, without the cost of printing and postage.

### What *Ins-Cert.com* does for **YOU**

- **Single data entry** of certificate data - it remains until you renew or change coverage, and is available to all authorized certificate holders.
- You never enter name, address, job or location, additional insureds, etc... for Cert-Holders – they go to *Ins-Cert.com* to view certificates, reports and are notified by E-Mail of cancellation, expiration and reinstatement.
- **No interruptions** for "rush" certificates - once entered, the certificate is available anytime and anywhere.
- **No paper, envelope, or postage charges**, (only a small part of the total cost of certificates).
- No "Certificate Parties," because you don't do paper certificates – *have a real party, instead!*
- Room in separate fields for '**comments**' for each coverage - no squeezing everything in "Description of ops".
- Separate section for **Professional Liability / Errors & Omissions** with several policy details.
- Separate section for **Pollution Liability / Environmental Impairment** with several policy details.
- **Property** section is on same certificate, so you need not do a separate form for mortgagees and loss payees.
- **Inland Marine** section allows you to certify Installation Floater, Rented Equipment, Cargo Liability, Rigger's Liability, Warehouseman's Liability and Bailee's Customers' Goods. You may also schedule **Contractor's Equipment** and show loss payees.
- Two free-form "Other" sections for unusual coverages, such as Liquor, Aircraft, P&I, EPLI, Fiduciary, etc ...
- Property, Auto & Inland Marine **schedules** included for Mortgagees / Loss Payees.
- Your actual signature appears on each section – we scan & enter your actual signature, which can't be 'lifted' by right-clicking it.
- Check-boxes available for many common coverage items so you need not show Waiver of Subrogation, Primary, Non-contributory, Broad form contractual, or confirm several exclusions (like x-c-u) are not on the policy.
- **Additional Insured Forms** are selected in a special "Manage Additional Insured Forms" section, where you show whether it includes P/CO, designate it as blanket or non-blanket, and if non-blanket, you select the Cert-Holder and enter who is an Additional Insured on the policy. If it's blanket, you don't have to enter the names of additional insureds – the Cert-Holder certifies who is required to be an additional insured and the names are sent to you for your records - see detailed instructions below.
- **Automatic E-Mail Notification of Cancellation** – you save the cost and aggravation of having to send hundreds of cancellation notices if you lose an account, ... *and there is no data entry fee to enter a cancellation date!*
- **Automatic E-Mail Notification of Reinstatement** – when you remove the cancellation date, Ins-Cert.com sends out an E-Mail notice of reinstatement to all Cert-Holders.
- **Automatic E-Mail Notification of Expiration** – on the day before expiration, if no renewal data was entered, Ins-Cert.com sends an e-mail notice to all Cert-Holders.

- **Location/Operation information:** You never enter a “Description of operations ...” for an Insured’s customer. The Cert-Holder may enter this data, which prints as a part of the certificate, but is not saved, so he can do so again for another location/operation. A disclaimer clearly states that this does not change the policy.
- **Compliance Checking & Reports:** Ins-Cert.com compares your certificate to the Holder’s own requirements, then tells him which coverages or limits are lacking. This helps you sell the Insured the broader coverages he needs.
- **Expiration Report:** The Holder sees a report of the expiration or cancellation dates of each coverage for all Insureds.
- **RISK MANAGEMENT:** If you recommend that your Insureds require subcontractors’ and other vendors’ agents use *Ins-Cert.com*, this will increase compliance with insurance requirements, lower the cost of tracking compliance, and protect the loss ratios of your Insureds and your Agency.
- **SALES:** Do your producers have a solution to a common problem to offer a prospect as a ‘foot-in-the-door’? Suggest that they ask commercial prospects how they manage insurance certificates and prospects will probably say “*not very well, and we hate dealing with all that paper!*” If your producers offer *Ins-Cert.com* as a paperless solution that saves time and money, while increasing compliance with insurance requirements, the next step is an invitation to review the prospect’s own insurance program.
- **CONTROL PAGE** is your data entry page. Your insureds are listed with the expiration (or cancellation) date of each coverage. Add or modify information about the Insured and up to 10 coverages. Click the “Key” and print a memo to your Insured, giving the Access Code & Key, plus a memo for the Insured to fax to all Cert-Holders who ask for a certificate. Each time they do so and the Cert-Holder uses *Ins-Cert.com*, it will be one less certificate you have to prepare and send out, ... every year!

=====

## How to Use *Ins-Cert.com*

1. **Register** your Agency. On Home Page, click “Register” and fill in the information about (1) your Agency, (2) Primary user and Agency Principal or Manager, if different, (3) Other agents (if you want their names and signatures on the certificate). Print and sign Agency Service Agreement, (“ASA”), and Signature Page, (if more than one agent registered), and mail them to the address shown. If you have the signature(s) scanned in a picture format, you may e-mail them to us. You don’t have to wait for us to get your Agreement & signature before entering policy data.
2. **Gather data** – It’s not required, but we suggest looking for a “Welcome” e-mail the system sends you when you register – attached is a worksheet to help you gather data before entering it on-line, (saves looking it up while doing data entry). Check to be sure your policy satisfies the Cert-Holder’s requirements before entering data, to avoid correcting data entries later.
3. **Log-on** and press “Agency Information” to enter marketing information that will be seen by Cert-Holders, if you wish, and to enter a billing email address if you want monthly invoices to go directly to accounting. Press “Agent Information” to edit, add or delete those who will use the system. Before entering insurance data, be sure you are logged-on as the person whose name and signature you want to appear on the certificate. To log-on as a different user, log-off and then log back on using the appropriate person’s Email & Password.
4. **Control Page** is where you add Insureds and enter policy data. Press “Add New Insured” and enter part of the name to see if they are already in the system. If so, select the Insured – *don’t add a duplicate*, (if two agents cover the same Insured, neither will see data entered by the other, but Cert-Holders will see it all). If you don’t find your Insured, press “Add New Insured” and enter their information, including a valid email address for your contact at the Insured’s office.

5. **Enter data** by pressing “[Add](#)” under a coverage column header to get to the data entry screen. After saving data, the policy expiration date will appear instead of the word “[Add](#).”

If you replace another agent’s coverage, you will not see their old data, and the prior agent will get an e-mail that his/her coverage has been superseded, even if it’s at expiration. Your **Insured** will also get an e-mail notice that you entered data. ... NOTE the following before entering data:

- (a) Try to do all data entry in one day, and after you do, consider entering last year’s data, too (data entry fee is \$3 per Insured per day, not per coverage, per policy or per year). To do so, change the Effective Date and Inception Date to the prior year’s inception data, tab to change the Expiration Date to the current year’s renewal date and change policy number and anything else that was different last year.
- (b) **Select Insurer FIRST** before adding any other data, (if you don’t find your insurer, e-mail it to [wrh@Ins-Cert.com](mailto:wrh@Ins-Cert.com) or call 855-INS-CERT and we’ll enter it). To certify a self-insurance program, select “Self-Insured,” but if a fronting carrier is used, select it. Enter all appropriate data, save it, select a different coverage and repeat. Note that all check-box labels are phrased so that checking a box certifies better coverage than leaving it blank, so don’t ignore an item that seems not to apply to your Insured. Continue until you have entered all your coverages, then press “Control Page.”
- (c) **Effective Date** (upper left corner) is the inception date of a policy when entering the policy for the first time or making a correction – *it is NOT the day you enter data, unless you happen to be entering it on the first day of the policy*. If you are certifying a mid-term change, the Effective Date is the effective date of the endorsement that makes the change. \*\* Each time you press the SAVE button, the Effective Date is erased, forcing you to think about the actual effective date next time you change policy data.  
*\* Note:* each time you add or change data, you **must** enter the “**Effective Date**” (upper left corner) to save.
- (d) **Prior Saves** (upper left of data-entry screen) is a list of all the effective dates that you saved data, (not the day you pressed [SAVE]). Below the drop-down list it tells you the effective date of the data displayed in the blue box below. To view what was saved as of a different date, click on the Prior Saves date in the drop-down list. To correct data saved at a prior date, select that save date, make the corrections, enter the same Effective Date, and press “SAVE” – this will replace the incorrect data saved as of that date.
- (e) **Additional Insureds** – To certify Additional Insureds (AI) first complete and save all other data on the data entry screen (big blue box), then click on [Manage Additional Insured Forms](#). This will take you to a light-box where you (1) select the AI form that is on your policy, (in some cases it may be a basic policy form rather than separate endorsement).

If your AI form is not listed, click on the blue link under the AI form listing box and enter the insurer, form number and edition date in the format shown. \* Double check the list to be sure it’s not there already!

If you are on General Liability or Excess/Umbrella, next select whether or not the AI form covers the additional insureds for products/completed operations.

Next, select whether or not the AI coverage is “blanket”, (applies automatically as required by contract), or non-blanket, (the AI form or declarations page lists who is an additional insured). If it is non-blanket, you must select the certificate holder for whom the AI form was included and the additional insured(s) shown on the form or declarations page. If more than one, hit ‘return’ to enter others on separate lines below.

Make sure that the effective date above [SAVE] is the effective date of the AI form – if additional insured coverage was added after the policy inception, change the effective date to that of the endorsement.

Press [SAVE] and note the AI form is listed at the bottom of the light-box, along with [UPLOAD] and [DELETE] buttons. To upload an AI form, first scan the actual form, (and applicable declarations page, if names of AI are only shown on them), and save as a picture file, (pdf, jpg, jpeg, tiff, gif), on your computer. Click “UPLOAD”, browse to the file and select it, then press “UPLOAD” – you’ll see the form number in blue – it is now a link to see the form, and Cert-Holders will see the same link on the certificate.

If you certify blanket additional insureds, Cert-Holders may enter the names of those who are required by contract to be named as Additional Insureds, and the names will appear on the certificate after the statement: “The following are named as Additional Insureds, and/or have Waiver of Subrogation, if

required by written contract before a loss:” and you will receive an e-mail confirming this, so you have a record of all Additional Insureds.

If you do not certify blanket additional insureds, and you do not enter specific additional insureds using the Manage Additional Insured Forms function, Cert-Holders may e-mail a request through the system, giving you the names of those who are required by contract to be named as Additional Insureds. When you get approval from the carrier, go to “Review Additional Insured Requests” from the Main Menu, and approve the request. This will allow the Cert-Holder to view a certificate with the approved names.

9. **Memos** At the Control Page, press the “Key” next to your Insured’s name to view & print a 2-page memo to give the Insured. The first part tells them you entered the data, and the second is a memo for your Insured to send other customers, inviting them to use [Ins-Cert.com](http://Ins-Cert.com). Give these to your Insured to forward to other customer, who can use [Ins-Cert.com](http://Ins-Cert.com) to view your certificate at no charge.
10. **Link to Certificate Holder** If you entered your Insured’s data at the request of a Cert-Holder, go the Main Menu, press “Link to Cert-Holders,” select your Insured and look up that Cert-Holder by entering the first few letters of the Cert-Holder name and check the box to save.

NOTE: ..... if DFW Airport is the Cert-Holder, enter “DFW”, not “Dallas Fort Worth...”

Once you have linked to Cert-Holder(s), you will see a green [REPORT] – click it to see if your insurance complies with the Cert-Holder’s requirements. The Cert-Holder may not have modified its general requirements for your insured, so if it says ‘no deficiencies’ and you later get a deficiency notice, that means the Cert-Holder modified its default requirements for your Insured to reflect its contract.

11. **Renewals** only take seconds, because all you do is press [RENEW], change whatever need it, and press [SAVE]. Cert-Holders are already ‘linked,’ so you don’t have to do it again.
12. **Expiration** reminders (good E&O protection) will be e-mailed to you 30 days, 15 days and 4 days before expiration. If you haven’t entered renewal data 3 days before expiration, the system will e-mail an expiration notice to all Cert-Holders.
13. **Cancellation** notices will be e-mailed to all Cert-Holders as soon as you enter a cancellation date and press [SAVE]. As soon as you remove the date, Cert-Holders will receive a **Reinstatement Notice** by e-mail. There is no fee to enter a cancellation date, (we don’t add insult to injury), ... so this is a good collection tool.

**Marketing tip:** A “pop-up” box shows Cert-Holders information about you and your Agency. Go to Agency Information to enter programs, qualifications, carriers, personnel or other information, and Cert-Holders who see this may call you for help.

**Risk Management tip:** Your commercial insureds (and prospects) like incoming certificates even less than you like issuing them – suggest that they use [Ins-Cert.com](http://Ins-Cert.com) to lower the cost and increase the accuracy of evaluating compliance with their insurance requirements. This may keep their policy from having to pay a loss caused by a vendor or contractor, and help protect the good loss ratios of both your Insured and your Agency ... *and you’ll earn a 20% referral fee for the first year!*

## **FREQUENTLY ASKED QUESTIONS**

### **1. Is the certificate legal?**

The *Ins-Cert.com* certificate is just as 'legal' as any other form. Certificates are not legal documents but are issued as a courtesy to convey information about the insurance you provide your Insureds.

### **2. Why is there no place to enter the Certificate Holder?**

You enter certificate data into *Ins-Cert.com*, where it resides for all authorized Cert-Holders, so no name or address is needed. Cert-Holders register to view certificate data, so *Ins-Cert.com* knows who they are for e-mail notices of cancellation, expiration and reinstatement.

### **3. Is our information secure from web-surfers and attorneys?**

Yes - both an Access Code and Key are required to view a certificate, (unless you link your Insured to a Cert-Holder), and the server and program contain several security features; however, no system or site is totally secure.

### **4. Why is it not on an ACORD® form?**

There are several reasons: (1) The ACORD® form can only be issued by one agent, and *Ins-Cert.com* shows all coverages, even if 2 or more agents are used. (2) The ACORD® form only has room for the most common coverages, requiring a separate form for property and attachments for whatever doesn't fit. (3) There are several options that are often requested, such as Additional Insured, Waiver of Subrogation, Primary & Non-Contributory, which must be entered in the comments area of an ACORD® certificate – *Ins-Cert.com* has pre-formatted text, if you certify "blanket additional insured" & "blanket subrogation waiver."

### **5. What does it cost us to use Ins-Cert.com?**

- ¢ There is no application, enrollment, registration, annual or minimum fee, and you don't pay until your balance is over \$5.00.
- ¢ There is a \$3 data entry fee, limited to one per day per Insured, for all coverages, (not each). If you exit, then log-on later that day to finish data entry, there is not another \$3 charge. There is no charge to enter cancellation dates, and no charge to do anything other than enter or change policy data.
- ¢ There is a 25¢ charge when data is viewed in certificate or report format - *less than the cost of one stamp - you probably mail copies to the Insured and Carrier(s)!*

### **6. What if a Cert-Holder views certificates or reports several times during the day?**

You will still only be charged 25¢ for that Cert-Holder for that Insured for that day.

### **7. How can I prevent others from viewing the data I enter into Ins-Cert.com?**

Only those whom your Insured authorizes by giving out their Access Code and Key will be able to view them. You can't prevent your Insured giving out these codes, of course, just like you can't prevent them from showing your paper certificate to someone.

### **8. Can another agent, who writes coverage for my insured, see my information?**

No, each agent is restricted to viewing only coverages which they entered.

### **9. What happens when one agent's policy is replaced by another agent?**

When new data is entered by a new agency, it shows the new agency and new agent's signature. An e-mail notice is sent to the old agent saying 'your coverage data has been superseded by another agent – if you have any question, contact the Insured.'

### **10. How do we enter the description of the project or location covered by the certificate?**

You do not need to do it. The Cert-Holder can enter a location, contract, product or job for which this certificate is being viewed. The Holder is notified that whatever they enter does not alter or amend the policy, and specifically states that "If any coverage shown is limited to a specified location, operation or profession, your entry does not add coverage for a new location, operation or profession."

## **11. How about Additional Insureds?**

If you certify the policy has “Blanket Additional Insureds,” (you check the box), Cert-Holders can enter up to six names. Cert-Holders are warned that this does not apply unless required by a contract or agreement. When they do so and view the certificate, *Ins-Cert.com* e-mails you the names. It is up to you to notify the Insurer, or just retain this information. If you do not certify blanket coverage, the Cert-Holder requests approval, through the system, by e-mail. When you get approval, log-on and check the request as ‘approved,’ permitting the Cert-Holder to view and print a certificate with the approved Additional Insured(s).

**12. How do we show what Additional Insured endorsement form applies ?**

On the data entry screens for General Liability, Auto Liability, Pollution, Professional and Umbrella, you may select the Additional Insured endorsement form which grants coverage on the policy, and the form number will be displayed on the certificate so the Cert-Holder knows what he is getting. ISO forms are not displayed, but most Holders who want a particular form know what the forms say, and are usually satisfied knowing the form numbers. We can display non-ISO forms—send them in and we'll add them to the system.

**13. How about Waiver of Subrogation ?**

If you certify that there is Blanket Waiver of Subrogation on the policy, (you checked the box), a sentence will appear on the certificate, stating: “**Insurer waives subrogation** against **Cert-Holder name**” if required by contract or agreement before a loss.”

**14. What do we do about other Cert-Holders, after entering certificate data for one ?**

This is the best part of Ins-Cert.com. Once you have posted your Insured's data, it can be viewed by all your Insured's customers. Print the “memo to Insured's customers” by clicking on the Insured's “Key” on your Control Page. You will see a memo to your Insured, and your Insured's memo to their customers. Print these with your browser print button and give them to your Insured, suggesting they fax this memo to the customer when they get a certificate request. When the customer does so, you won't even know a certificate was requested until you see the item on your month-end statement, (or get an e-mail showing additional insureds).  
..... **IDEA:** Copy & paste this memo into a document and print it on the Insured's letterhead.

**15. How do we notify Cert-Holders of cancellation and reinstatement?**

You enter the cancellation date **as soon as you know it**, and **Ins-Cert.com** sends an e-mail notice to all Cert-Holders linked to your Insured. When you reinstate or replace coverage, remove the cancellation date, and **Ins-Cert.com** sends an e-mail reinstatement notice to all Cert-Holders.

**16. How can I use this to help my Insureds better manage their risk ?**

Your Insureds, like your Insured' customers, are exposed whenever they hire a contractor, service, buy a product, lease real estate, or lend money against collateral. If they are not properly insured, your Insured could suffer a loss, so it is prudent and a part of your job to help them ensure that all contractors and vendors are properly covered. Introduce them to **Ins-Cert.com** as a free service to help them avoid the risk of an underinsured contractor, tenant, borrower or vendor !

---

Enjoy using **Ins-Cert.com**, and encourage your Cert-Holders to ask for **Ins-Cert.com** from all their vendors, so they have complete reports on-line. If you have any questions about the system, please contact:

**Bill**

William R. Hartigan, CIC, ARM, AAI  
President, Ins-Cert Corporation  
9435 Autumn Ash Place, Littleton, CO 80126-3591  
(303) 346-3889 cell: (303) 877-3863  
e-mail: [wrh@Ins-Cert.com](mailto:wrh@Ins-Cert.com)