



**What is [Ins-Cert.com](http://Ins-Cert.com)<sup>TM</sup> ?** (we pronounce it “in-sert-dot-com”)

*Ins-Cert.com* is an on-line, (ASP), service for managing compliance with insurance requirements by vendors, contractors and others. It automates the process of receiving commercial property/casualty insurance certificate data, verifying its compliance with insurance requirements, tracking expiration dates and following up for renewals.

*Ins-Cert.com* is a central database of insurance policy data, where Certificate Holders, (you), enter insurance requirements, on-line, and vendors', contractors' and tenants' agents/brokers enter policy data, on-line rather than on paper, fax or e-mail certificates.

*Ins-Cert.com* compares policy data to your requirements and compiles reports of compliance and deficiencies. The system emails deficiency notices and renewal reminders to vendors and agents, and emails expiration and cancellation notices to you.

Using *Ins-Cert.com*, agents need not send you a certificate, and you need not read, interpret, record and track policy data, (or pay a service to do it for you). Your staff no longer has to request renewals, follow-up for corrections, track and store certificates.

**[Ins-Cert.com](http://Ins-Cert.com) = [Automated Insurance Compliance Management](#)**

**SAVES MONEY** *Ins-Cert.com* saves you the time of receiving, evaluating, filing and copying data into another tracking system. Agents who use this service also save the cost of issuing paper/fax/email certificates, *so everyone wins!*

**SAVES TIME:** You get instant answers to: *“Are my vendors properly insured?”*

You get reports and signed certificates when you need them, not when the vendor's agent gets around to it. You no longer have to put a file aside while waiting for a certificate, or remember to follow up for one.

You are free from the tedious, (and error-prone), job of entering certificate information into a tracking system.

Reports and certificates may be viewed by risk managers, project or property managers, A/P, etc., any time and from anywhere.

Agents also save the time and hassle of responding to many requests for 'rush' certificates, which disrupt agency operations.

**SAVES SPACE:** You no longer have a pile of certificates on your desk, waiting to be reviewed. You no longer need to scan or store certificates for future use. Reports and certificates are available **as of** any date – *Ins-Cert.com is your filing cabinet!*

**BETTER RISK MANAGEMENT** .... (This is, after all, why you get certificates!):

*Ins-Cert.com* gives you more detailed information to verify broader coverage, including Pollution, Professional, Property, and Marine.

E-mail notices of cancellation & reinstatement are immediate and automatically generated as soon as the agent enters the data.

Agents are sent 2 reminders to enter renewal policies, which only takes seconds, and if they do not do it, the system e-mails you an expiration notice 3 days before a policy expires.

Consolidated certificate from all agents avoids missing required coverages.

Agents' actual signatures are shown with contact & license information.

**Additional Insureds** – shows up to 6 additional insureds per coverage.

**Waiver of Subrogation** – shown by name, if certified by agent.

**COMPLIANCE:** Enter your standard requirements once, and *Ins-Cert.com* compares to each vendor showing you how each fails to comply. *A staff person, without insurance training, can manage certificates like a risk manager!*

You can modify these global requirements for:

- (a) each vendor, contractor, tenant, borrower or other party
- (b) all vendors, contractors on a certain job, at a location, etc.
- (c) one specific contract, P.O., event or other special situation

**REPORTS:** **Compliance Report** shows the status of each coverage for all vendors, answering your real questions: *“Are my vendors properly insured?”*

If you add Group and/or Contract requirements, the system also evaluates compliance with those requirements as separate line items:

“OK”	(policy in effect and in compliance)
“LOW”	(policy in effect, but does <u>not</u> comply)
“EXP”	(policy expired and no renewal posted)
“CNX”	(policy cancelled prior to expiration)
“N/C”	(no data was posted for this coverage)
“ - ”	(you did not enter any requirement for this coverage)

➔ *From this report, click on Vendor's name, Group name or Contract name to see the **Deficiency Report**, detailing what fails to comply.*

*Deficiency Report* shows exactly which coverages or limits certified by the agent do not comply with the requirements you enter in “Set Requirements.”

*Expiration Report* shows you the expiration, (or cancellation), dates of each coverage for each vendor whose insurance has expired, been cancelled, or will expire within 30 days. Select a different ‘look-ahead’ time, or “All.”

**NOTICES:**

Cancellation notices are not always sent by agents/insurers, (either due to cost, or hoping to reinstate or replace coverage before cancellation is effective). *Ins-Cert.com* gives agents a free and easy way to notify you, by e-mail, making it much less likely that a policy will be cancelled without your knowing. Other services that monitor paper certificates must receive paper cancellation notices, so they offer no better assurance of your being notified.

Also, many policies are not renewed until the last moment, so agents may take several days to enter, print and mail renewal paper certificates. It takes only seconds to enter renewal data, making renewal confirmation available to you immediately – and you can ‘look ahead’ to confirm renewals before they are effective.

**DEFINITIONS:**

Brief definitions of most coverage items are shown - click on the label.

**REFERENCE:**

You may enter information about the location or project to which a certificate pertains. This is printed with the certificate, but is not saved, so you can enter another location/operation, the next time you view the same certificate.

**IT'S EASY !**

*Ins-Cert.com* is simple to use, with no paper forms to review.

## [Ins-Cert.com -vs- Paper Certificate Processing](#)

### Paper / fax/ email Certificate Management Process – *The Paper Chase*

1. You request a new, corrected or renewal certificate from your vendor
  2. Your vendor requests certificate from its agent(s), broker(s) or company(s)
  3. The agent enters, prints and sends a certificate by mail, fax or email
  4. You read the certificate and evaluate compliance
  5. You enter info into a tracking system
  6. You compose a memo about any deficiencies and sent it to the vendor
  7. Vendor sends memo to agent, who (maybe) endorses the policy – back to #3
  8. As a renewal approaches, you send out renewal reminders – back to step #2
  9. If a policy is cancelled or non-renewed, you may not get any notice
- \*\* Most importantly, it is easy to miss requirements in the rush to manage certificates!

### *The solution is ... [Ins-Cert.com](#):*

1. You enter your standard insurance requirements, on line, and ask vendors to have their agents certify their insurance on *Ins-Cert.com*.
2. When they do, you get an email, saying it is done, and you modify that vendor's requirements in the system, if appropriate to the contract or situation.
3. *Ins-Cert.com* evaluates compliance and displays the status on Compliance Report
4. If deficient, *Ins-Cert.com* shows all details on a Deficiency Report
5. Press a button to send a detailed Deficiency Notice to the vendor and agent(s).
6. *Ins-Cert.com* sends 2 renewal reminders to vendor and agent(s), and if renewal data not entered 3 days ahead, the system sends you an email Expiration Notice.
7. If a policy is cancelled, the agent enters the date and you get an email notice.

## HOW TO USE *INS-CERT.COM*

1. On the left side of the Home Page, click on the link to “Implementation Plan & Documents” – this is a guide to getting started, with sample letters, worksheet and a comprehensive requirements document, called “Insurance Addendum.”
2. Register as a “Certificate Holder”, save your User Name/Password, and logon – do **not** use a vendor’s Access Code & Key. The Password must be ‘strong’ – 6-10 characters, at least one of which must be capital, one lower case and one number.
3. From the Main Menu, click “Registration Information,” and add a secret question & answer, if you wish, and your standard Additional Insured wording. Here you may also create “Additional Users” with their own logins but restricted permissions.
4. From the Main Menu, click “Insurance Requirements” and enter global insurance requirements, (when your company name is in **red**), applicable to all unless modified for specific vendors. Do **not** enter global requirements for coverages appropriate to only certain vendors, like Pollution Liability and Professional Liability.

\* Don’t forget to modify your contracts, purchase orders, RFP or bid documents to require proof of insurance on *Ins-Cert.com*. If you make it mandatory, rejecting all paper certificates, agents will comply and you avoid using two tracking systems.

5. Ask your vendors, contractors, and tenants to have their agents enter the vendor’s policy information to *Ins-Cert.com* and link that record to you. When they do, you will get an email telling you that this vendor’s policy data is now available.

If the vendor’s data is already in the system, they may give you their ‘Access Code’ & ‘Key’ - from the Main Menu, go to “Vendors,” enter the Access Codes & Key and press “Add new vendor.” When the vendor’s name appears, you may modify requirements for them by clicking on  under “Rqmts” which takes you to the requirements page and selects that vendor. Modify the requirements, as always appropriate to that vendor and press .

6. **Option:** If you have a project or location where several vendors, contractors or tenants must have different insurance limits or coverages, you may set up a “Requirement Group.” From the Main Menu, go to “Requirement Groups,” give it a name, press SAVE and press the  under ‘Rqmts’ to go to the Requirements page. Change requirements for that Group and SAVE, and then you link vendors to the Group from either the Vendor List or the Group List. When you no longer need a Group, go to Group List and deactivate it.
7. **Option:** If you have a single contract with unique insurance requirements, go to “Contracts” from the Main Menu and press “Add new contract.” Select the vendor and give it a name – all other fields are optional, and you can incorporate a Group requirement into a Contract by selecting the Group. When the contract is done, go to Contract List and deactivate it.

8. When requirements are set, Vendor requirements modified and Groups and/or Contracts (optional) set up, go to the **Compliance Report**. Before you see the results, you may change the effective date of the policy data to be used, the search value (sort order) or enter a search value to go to the first record that matches. Press FIND to see the report and if any of your vendors are "**Low**," click on the name of the Vendor (or Group or Contract), to view the **Deficiency Report**. This tells you exactly what fails to comply with your requirements.
9. From the **Deficiency Report**, click on "**Deficiency Notice**" to e-mail, print or fax a notice (shown) to the Vendor and its Agents. This notice details your requirements that are not satisfied by the Vendor's insurance, requesting that they be changed to comply.
10. From the Control Page, (and other pages), you may also view the "**Expiration Report**" to see expiration dates of each policy for all Vendors. By default, it will show those vendors having one or more policies that are cancelled, expired or will expire within 30 days. You may change that to 60 days, 90 days, 120 days, or view all vendors' expiration dates.
11. Next, go back to the Deficiency Report, and click on "**View Certificate**" which takes you to the "**Additional Insureds**" page, where you may enter the names of those parties you require by your contract to be named as Additional Insureds, (if the agent certified 'blanket coverage'), and/or have Waiver of Subrogation.
12. If the agent did not certify "Blanket Additional Insured" and/or "Blanket Waiver of Subrogation," you will see a button labeled "Request Additional Insured from Agent." Click this button and enter the names of those parties required in your contract to be named as Additional Insureds, along with the Group and press "Save." You may add more before sending the request, and when the agent has approved these, indicating that the insurer has or will be endorsing these parties onto the policy, you may go back and select them for viewing and printing on the certificate.
13. If you selected a Group, it is displayed at the top of this page, but if not, you may enter reference information in the box at the top. What you enter will print on the certificate, along with the names of the Additional Insureds, and will be sent to the Agent, but will not be saved, so you can enter another Group, again.
14. After entering Additional Insureds, (& a Group, if desired), press "**View Certificate**" to view the actual certificate. Use your browser "print" button, if you need a hard copy, but consider not printing one until needed. The data is always there and may be viewed and printed any time, **as of** any date, so you can always go back and print only those you need.

**Note** that in the upper right corner is both the date viewed, and the effective date of the information, as selected in step #8, above.

When viewing the Certificate, press the browser PRINT button, if you wish to print, (you may need to reduce the margins to 0.3" or less – click on FILE, Page Setup,

Margins). When you are finished, click on the logo to return to the prior screen, and then click on “Control Page” or “Logoff”.

REMINDER: *Consider not printing* until you need a hard copy for a claim or dispute, because you can always select a specific effective date and print the certificate, as needed.

To test the system, register as a Certificate Holder and then enter “Sample” as both the Access Code and Key, to view a fictitious record and see how the system works. This is a fictitious record used for testing and there is no charge or obligation.

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## Frequently Asked Questions

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

(1) An ACORD® form can only be issued by one agent, but *Ins-Cert.com* consolidates all coverages for one Vendor on a single form, even if there are several agents or brokers. (2) The ACORD® form only has room for more common coverages, and has separate forms for Property – *Ins-Cert.com* puts them all together for you. (3) There are several options that you often request, (Additional Insured, Waiver of Subrogation, Primary & Non-Contributory, etc.), which must be entered in the comments area of an ACORD® form – we made them more easily found.

### 2. *Is the Ins-Cert.com certificate legal?*

Certificates are not legal documents, but give you valuable information about policies, which are legal contracts, so you can pursue a claim, if needed. Certificates are issued as a courtesy to show information about the status of insurance. *Ins-Cert.com* does, however, contractually require all registered agents to promptly enter accurate information. The responsible agency's and agent's information (click on the name) and actual signature appear on the certificate, so you can contact them if you have questions.

### 3. *I want a paper certificate for our permanent files, and I like having a job name on each one so my staff can file it properly. Can Ins-Cert.com print a copy for my file?*

You can print the certificates directly from *Ins-Cert.com*, with your browser “PRINT” button. Just before viewing the Certificate, you can enter any job, location, product or contract information that will help you remember why you printed it. Remember that what you enter does not change any policy condition or exclusion.

4. *Can I get a certificate showing old policies? - how about upcoming renewals?*

*Ins-Cert.com* defaults to the current day, but allows you to enter a different date, (on the Compliance Report), and shows the coverages as of the date entered. To check on an upcoming renewal, enter the renewal date to see if it has been posted yet.

5. *What is the Expiration Report?*

The Expiration Report is a table of all certificates you have viewed, showing the expiration date of each coverage for each Insured. It allows you to see which policies are coming due for renewal, but you need not watch this report, as you will receive an email notice 3 days before a policy expires. If policies are cancelled or have expired, the dates will show up in **bold red**.

6. *What is the Compliance Report?*

The Compliance Report compares your requirements to the corresponding coverage items entered by the agent/broker, showing each coverage as:

**OK** = coverage is in force and meets your requirements

**LOW** = policy is in force, but not all coverages meet your requirements

**EXP** = policy expired without renewal data being entered

**CNX** = policy was cancelled prior to expiration

**N/C** = no data has been entered for this coverage

- = no requirement was set for this coverage

7. *How do I notify the Insured when his certificate does not comply?*

From the Deficiency Report, click on "Deficiency Notice" then e-mail or print and fax the memo, detailing exactly what is deficient, and requesting corrections.

8. *Is the information secure?*

Permission (either by the agent linking, or by use of an Access Code and Key), is required to view the data, and the system has several security measures to safeguard data, but no system is 100% secure. Policy information is not sensitive, like bank records or credit cards, so this security is more than adequate.

To discuss any other issues or questions, contact Bill Hartigan, CIC, ARM, AAI  
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