

SUBJECT LINE

Certificate of insurance request for [Your business name], needed by [date]

Hi [Broker or agent name],

I need a certificate of insurance for a client. Below are the specific details from my contract:

CONTRACT REQUIREMENTS SUMMARY

Certificate Holder: [Client legal name]
Certificate Holder Address: [Street, city, state, ZIP]
Coverage to Show: [general liability / professional liability / other]
Required Limits: [for example, \$1,000,000 per occurrence / \$2,000,000 aggregate]
Needed By: [date and time]

Please address the following three questions regarding policy coverage:

1. Additional Insured Status

The contract states: "[paste the exact clause]".
Do I need an endorsement to add [Client legal name] as an additional insured, or does my policy already cover them? If an endorsement is required, what is the cost and how long will processing take?

2. Notice of Cancellation

The contract requires [30] days' notice of cancellation to the client.
Does my policy offer a notice-of-cancellation endorsement naming them? If so, what is the cost and what specific terms are promised? If not, please advise so I can resolve this with the client prior to signing.

3. Policy Endorsements & Provisions

The contract also mentions [primary and non-contributory / waiver of subrogation / nothing else].
Can my policy accommodate this requirement?

Please send the certificate as a PDF, along with a copy of any attached endorsement. Thank you for your assistance.

Sincerely,
[Your name]
[Phone number]