

M.J. HALL AND COMPANY, INC.

INSURANCE CERTIFICATE INSTRUCTIONS

Liability certificates must comply with the following instructions:

- A. Only Acord certificates can be used unless prior approval is obtained, in writing, from M.J. Hall and Company.
- B. Changes in policy terms cannot be done (additional insured's, waiver of subrogation, mandatory NOC, etc) unless prior approval is obtained, in writing, from M.J. Hall and Company.
- C. Only the following phrases are to be used when showing additional insureds or waiver of subrogation:
 1. Certificate Holder is named as an additional insured per form XX XXXX (enter ed date) attached.
 2. Certificate Holder is named as an additional insured per form XX XXXX (enter ed date).
 3. Certificate Holder is named as an additional insured per policy forms and endorsements.
(the same rules apply to waiver of subrogation).
- D. Under no circumstances are you to use open ended phrases such as "named as additional insured as respects all operations of the named insured", or "ATIMA", or "as their interest may appear" (these last two are property terms, not liability terms).
- E. Be very careful if showing the add'l insured endorsement on the cert to show not only the correct form number but also the correct edition date.

Following these simple rules will help avoid **E&O problems** and hopefully keep all of us out of court.

If there exists any doubt regarding providing evidence of coverage to a third party then immediately contact M.J. Hall and Company for instructions.