# Reading a Certificate of Insurance Top Section or Who?

<u>ACORD</u> ™	CERTIFICATE OF LIABILITY INSURANCE						
This is the insurance agency that placed the		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.					
insuranc	insurance for the insured.		INSURERS AFFORDING COVERAGE				
INSURED		INSURER A:	Name of Insurance Company that corresp	onds to			
ı	This is the company or person who is		the letter shown to the left of the type of				
insured and from whom you seek evidence		INSURER C:	insurance below.				
of insur	ance.	INSURER D:					
Attention:		INSURER E:					

### COVERAGES

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. AGGREGATELIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DDYY)	LIMITS		
	ENERAL LIABILITY				EACH OCCURRENCE		
	COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fre)		
	CLAIMS MADE				MED EXP (Any one person)		
	OCCURRENCE				PERSONAL & ADV INJURY		
					GENERAL AGGREGATE		
	GENERAL AGGREGATE LIMIT APPLIES PER:				PRODUCTS - COMP/OP AGG		
1	POLICY						
	PROJECT						
	LOC						

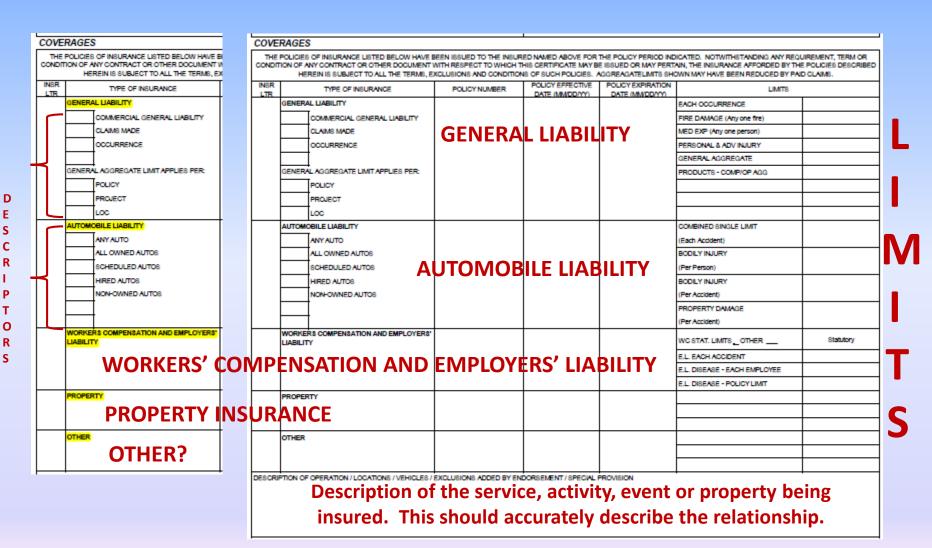
## Reading a Certificate of Insurance Is it really protection?

<u>ACORD</u> ™	CERTIFICATE OF LIABILITY INSURANCE				
PRODUCER	856 <del>-446-9</del> 133	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.			

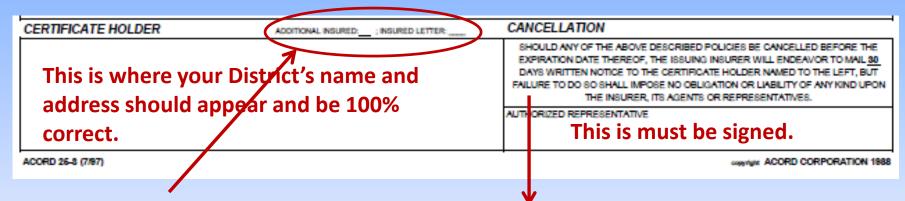
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

Only an Endorsement to an Actual Policy naming the District as an Additional Insured contractually extends an Insurance Policy.

# Reading a Certificate of Insurance Middle Section or What Coverages?



### Reading a Certificate of Insurance Bottom Section or All About Me



If you have required that the District be named Additional Insured, the box on the left will be checked with an Insurer letter entered in the box to the right. You need to check that this is checked and the Insurer letter corresponds to the coverage you required you be named additional insured in.

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.