

WEST VIRGINIA INFORMATIONAL LETTER
INSURANCE COMMISSIONER

No. 3
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CERTIFICATES OF INSURANCE

Certificates of Insurance are being executed by some companies and agents which extend coverage beyond that afforded by or intended in the insurance contract being certified. Certificates that go beyond designating the property of the risk insured and the type and limits of coverage provided may become in effect another or separate insurance policy. Many certificates appear to be so broad in their scope as to guarantee a hold harmless status against almost any kind of liability.

Issuance or execution of certificates of insurance enlarging on authorized or prescribed forms which extend coverage not afforded by the original contract is in violation of the Insurance Code. We call your attention to Chapter 33, Article 6, Section 8, "Approval of Forms." No insurance policy form, rider, endorsement, or other form to be attached to any policy shall be issued or delivered in this state without having prior approval of this Department.

When such a certificate is executed by a company or agent, the company or agent responsible for this act will be subject to the penalties provided under the West Virginia Insurance Code.

Each certificate of insurance issued should contain the following or similar language:

"This certificate of insurance neither affirmatively nor negatively amends, extends or alters the coverage afforded by policy number _____, issued by _____."

Samuel H. Weese
Insurance Commissioner

By: William F. Vieweg
Hearing Officer