



Certificates of Liability Insurance

Proof of insurance must be submitted using the ACORD 25 or an equivalent form approved by the Fund.

Coverages:

- Accurately disclosing all information as required by contract on the certificate is important, including the type of insurance, policy numbers as well as the effective and expiration dates.
- Carriers must be licensed or authorized by the New York State Department of Financial Services to issue Insurance in the State of New York (an admitted carrier) and have AM Best Ratings as required by contract with the Fund. Carrier NAIC numbers must be disclosed on all Acord certificates, including the Acord 27.
- **Note that proof of Workers Compensation and Disability is not acceptable on the Acord 25. However, proof of the endorsement of the Waiver of Subrogation may be disclosed on the Acord 25.**

Description of Operations:

- **For construction contracts only**, the contract number (ex. D001234) or the project number (ex. 123456-00) must be shown in this box. This is not required for consultants. Therefore, individual project certificates are not required for consultants.
- As applicable, certificate must disclose that policies are on a primary and non-contributory basis.
- Additional insured required by contract must be disclosed as well as the Waiver of Subrogation must be disclosed (if not checked on the Acord 25). If applicable, see below regarding Asbestos Subcontractor requirements.

Asbestos Subcontractors (construction contracts only):

- The Fund will not accept a blanket additional insured endorsement that only extends protection to whom the Subcontractor has a written contract. To remedy this situation, the names of the additional insured required by the Fund's contract with the General Contractor can be specifically listed on the schedule to the Asbestos Subcontractor's additional insured policy endorsement. A copy of the endorsement, schedule and the Acord 25 certificate must be emailed to the Fund directly by the Asbestos Subcontractor's insurance agent. Alternatively, the endorsement be replaced with the CG 20 38 or its equivalent.

Certificate of Liability Addendum Acord 855 must be submitted to the Fund.

Workers Compensation and Disability Certificates

- For Worker's Compensation, the only acceptable forms are the **C105.2** (Certificate of NYS Workers' Compensation Coverage) or the **U-26.3** (State Insurance Fund Certificate). The endorsement of the Waiver of Subrogation may be disclosed on the U26.3.
- For disability coverage, the only acceptable certificate is the **DB120.1** (Certificate of Insurance Coverage under the NYS Disability Benefits Law).

Submitting Insurance Certificates

- **Emailing certificates is the preferred method of delivery** as it will expedite the processing.
- Certificates must be signed; however, a wet signature is not required.
- All insurance certificates and other insurance related correspondence must be emailed with attachments in a portable document format (.pdf), to sucf.insurance@suny.edu. Worker's Compensation and Disability certificates must copied to Jeremy.Clausi@suny.edu and Doreen.Bottieri@suny.edu.
- The subject line must include the SUCF contract number or project number. Acord forms must be emailed directly by the agent or carrier. **Please do not mail additional copies to the Fund.**

Questions by email concerning this guidance must be sent to sucf.insurance@suny.edu.