



Guidance to Submit Insurance Certificates

General Requirements:

- For each insurance certificate, the name and NAIC number of issuing company, number of policy, and effective dates and deductibles, if applicable
- Policy limits consistent with the schedule A
- Certificate must disclose that policies are on a primary and non-contributory basis.
- Authorized carriers must meet the following criteria: (1) AM Best Company rating of A- or greater, (2) financial score of VII or greater.

Construction and Design Build Contracts only:

- Pollution Liability subcontractors must submit Accord 25 naming the additional insured including the General Contractor
- Builders Risk insurance must list additional insured below as Named Insureds

Workers Compensation and Disability Certificates

- Acceptable only on form NYS C105.2 or State Insurance Fund U-26.3 form for Worker's Compensation
- Acceptable certificate for Disability on form NYS DB120.1
- Confirm the Waiver of Subrogation on the Accord form or provide the WC 00 03 13 as proof.

Additional Insureds for each liability insurance policy, including coverage for on-going and completed operations:

- The People of the State of New York
- The State University of New York
- The Dormitory Authority of the State of New York
- The State University Construction Fund
- The Campus
- If applicable, Construction Manager
- If applicable, Railroad
- The officers, agents, and employees of those listed above.
- If applicable, non-state landowner impacted by this work.

Submitting Insurance Certificates

- Certificates must be signed.
- Accord forms must be emailed directly by the agent or carrier.
- Email certificates and other insurance related correspondence to sucf.insurance@suny.edu.
- Include in the subject line the SUCF contract number or project number.
- Please do not mail additional copies to the Fund.

Specific contract requirements for insurance may be found in section 5.06/5.07 of the Construction contract or Article VII of the Consultant contract.

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