INSURANCE DOCUMENTATION INFORMATION SHEET

Your permit or contract/agreement may require a certificate of insurance declaring the County of Trinity as additional insured.

Here are the key things you need to know:

1. **CERTIFICATE OF INSURANCE** – This is NOT a copy of your insurance policy; the title of the required document must say **Certificate of Insurance** or **Certificate of Coverage**. Your insurance carrier will know what this is and can issue the certificate accordingly.

2. **ADDITIONAL INSURED** – The statement on the certificate that declares the County of Trinity as additional Insured should NOT list a specific department (like the Dept. of Transportation). The additional insured should read: **Trinity County, PO Box 1613, Weaverville, CA 96093**.

3. **CERTIFICATE HOLDER** – There is often a separate statement about the certificate holder. This is NOT the same as the County being listed as Additional Insured (#2).
   - Ideally, the department name & address should be listed as the Certificate Holder, but **never as the additional insured** (see #2)
   - However, it is acceptable for the County to be listed as the Certificate Holder (**as well as** additional insured #2)
   - It is also acceptable for no certificate holder to be named. However the department will still need to have a copy of the certificate on file.

4. **ACCEPTANCE OF CERTIFICATE**: Upon submission of your certificate of insurance, county personnel will verify that the Certificate of Insurance/Coverage fulfills the requirements specified in the permit or contract. This means verifying that:
   - The **name** (or dba) of the insured matches the contract/permit
   - The **limits** and **liability** meet the minimum requirements specified in the contract/permit (check general liability and workers comp)
   - The **expiration date** is in the future (You or your insurance carrier will need to mail a renewal at the time of expiration if the contract/permit is still valid at that the time of expiration.)
   - **Trinity County** is listed as additional insured (regardless of whether the department or county is listed as the certificate holder)