

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)