

CERTIFICATE OF INSURANCE GUIDELINES

- **General Liability Coverage**
 - Always needed with product liability coverage.
 - Is preferred with professional liability coverage. Upon 2016 it will become part of the requirement.
- **Product Liability Coverage (HCIRs, Distributors & Independent Representatives)**
 - Must include Additional Insured verbiage only if the DHP is a Distributor & Independent Representative.
- **Professional Liability Coverage (DHPs)**
 - Limits vary by State.
 - Additional Insured Verbiage is required, unless the COI is in the DHP's name.
- **Verbiage (Must come from the Insurance Producer)**
 - Examples of 3rd Party Individual Verbiage: Insurance covers all Distributors & Independent Representatives.
 - Umbrella Liability Coverage verbiage must state the policy/coverage it applies to.
- ❖ Medical Malpractice is Professional Liability Coverage on some policies. If this is the case for your COI, the DHPs name must be on the policy stating they are covered. (***Legal names only, nicknames will not be accepted.***)
- ❖ Binder & Applications in place of actual COIs are not acceptable.
- ❖ **Please Note: COIs from Out of the Country & for Distributors may require additional information.**

STATE	Professional (Each Occurrence/Aggregate)	General or Product (Each Occurrence/Aggregate)
AK	\$1 million/\$3 million	\$1 million/\$3 million
CA	\$1 million/\$3 million	\$1 million/\$3 million
CO	\$1 million/\$3 million	\$1 million/\$3 million
FL	\$250k/\$750k	\$1 million/\$3 million
GA	\$1 million/\$3 million	\$1 million/\$3 million
ID	\$1 million/\$3 million	\$1 million/\$3 million
IN	\$500k/\$1.5 million as of 7/1/19 with participation in state fund	\$1 million/\$3 million
KS	\$200k/\$600k	\$1 million/\$3 million
KY	\$1 million/\$3 million	\$1 million/\$3 million
LA	\$100k/\$300k with participation in LPCF or limits of \$1 million/ \$3 million	\$1 million/\$3 million
MO	\$1 million/\$3 million	\$1 million/\$3 million
MS	\$1 million/\$3 million	\$1 million/\$3 million
NC	\$1 million/\$3 million	\$1 million/\$3 million
NH	\$1 million/\$3 million	\$1 million/\$3 million
NV	\$1 million/\$3 million	\$1 million/\$3 million
OK	\$1 million/\$3 million	\$1 million/\$3 million
SC	\$1 million/\$3 million	\$1 million/\$3 million
TN	\$1 million/\$3 million	\$1 million/\$3 million
TX	\$200k/\$600k	\$1 million/\$3 million
UT	\$1 million/\$3 million	\$1 million/\$3 million
VA	\$2 million/\$6 million	\$1 million/\$3 million