



SAMPLE — CERTIFICATE OF LIABILITY INSURANCE

For reference only · not a real certificate · give page 2 to your insurance agent

THIS IS AN EXAMPLE OF WHAT A COMPLIANT CERTIFICATE LOOKS LIKE. ALL NAMES, POLICY NUMBERS AND DATES ARE FICTIONAL.

PRODUCER (YOUR INSURANCE AGENCY)

Example Insurance Agency, Inc.
100 Main Street, Suite 200
Anytown, ST 00000
(555) 555-0100 · agent@example.com

INSURED (YOUR COMPANY, EXACTLY AS ON YOUR W-9)

Sample Provider Services LLC
200 Commerce Drive
Anytown, ST 00000

INSURERS AFFORDING COVERAGE — MUST BE RATED A.M. BEST A- VII OR BETTER

INSURER A: Example Casualty Insurance Co. (A VIII)
INSURER B: Example Indemnity Co. (A- VII)

NAIC # 00000
NAIC # 00001

COVERAGES · LIMITS SHOWN ARE JEM MINIMUMS (SP TERMS §5.1)

A COMMERCIAL GENERAL LIABILITY

Policy GL-0000000 · 01/01/2026 — 01/01/2027

EACH OCCURRENCE	\$1,000,000
GENERAL AGGREGATE	\$2,000,000
PRODUCTS - COMP/OP AGG	\$2,000,000

A AUTOMOBILE LIABILITY (owned, hired & non-owned)

Policy CA-0000000 · 01/01/2026 — 01/01/2027

COMBINED SINGLE LIMIT	\$1,000,000
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B WORKERS' COMPENSATION & EMPLOYER'S LIABILITY

Policy WC-0000000 · 01/01/2026 — 01/01/2027

WC — STATUTORY LIMITS	per state
E.L. EACH ACCIDENT	\$500,000
E.L. DISEASE - EA EMPLOYEE	\$500,000
E.L. DISEASE - POLICY LIMIT	\$500,000

X ADDL INSD X PRIMARY & NON-CONTRIBUTORY X WAIVER OF SUBROGATION (GL)

DESCRIPTION OF OPERATIONS — THIS WORDING IS WHAT JEM CHECKS FOR

JEM Universal, LLC, its members and officers are included as Additional Insured on the Commercial General Liability policy on a primary and non-contributory basis, as required by written contract. A Waiver of Subrogation applies in favor of the Certificate Holder. Thirty (30) days notice of cancellation, non-renewal or material reduction applies.

CERTIFICATE HOLDER

JEM Universal, LLC
135-15 96th Street
Ozone Park, NY 11417

AUTHORIZED REPRESENTATIVE

A. Sample



WHAT YOUR CERTIFICATE NEEDS — AGENT HANDOFF SHEET

Send this page to your insurance agent. It has everything they need.

Required coverage (minimums — SP Terms of Service §5.1, insurers rated A.M. Best A- VII or better):

Commercial General Liability

\$1,000,000 each occurrence / \$2,000,000 aggregate — must include products/completed operations and contractual liability

Commercial Auto (owned, hired, non-owned)

\$1,000,000 combined single limit

Workers' Compensation

Statutory, in every state where your people work · sole proprietors with no employees: send your state exemption certificate instead

Employer's Liability

\$500,000

Tools & Equipment

Replacement value — inland marine/property coverage, usually evidenced on a separate property certificate (not the liability certificate)

Endorsements the GL policy must carry:

- Additional Insured: "JEM Universal, LLC, its members and officers" — ongoing AND completed operations (e.g. CG 20 10 + CG 20 37 or equivalent), and JEM's Clients where a Work Order requires it
- Primary & Non-Contributory wording
- Waiver of Subrogation in favor of JEM Universal, LLC (e.g. CG 24 04 or equivalent)
- Thirty (30) days' notice of cancellation, non-renewal, or material reduction

Send the endorsement pages WITH the certificate — a certificate alone does not create additional-insured status (SP Terms §5.3 requires both).

Copy-paste for the Description of Operations box:

JEM Universal, LLC, its members and officers are included as Additional Insured on the Commercial General Liability policy on a primary and non-contributory basis, as required by written contract. A Waiver of Subrogation applies in favor of the Certificate Holder. Thirty (30) days notice of cancellation applies.

Certificate holder (copy exactly):

JEM Universal, LLC
135-15 96th Street
Ozone Park, NY 11417

WHERE TO SEND IT

Upload with your application at
jeminstallation.com/join
or email support@jeminstallation.com

Certificates and additional-insured endorsements are due before your first job and at every renewal (SP Terms §5.3). These are contract minimums, not advice about what coverage your business needs. Requirements may be updated in the SP Terms posted on the JEM Command Portal — the posted version controls.