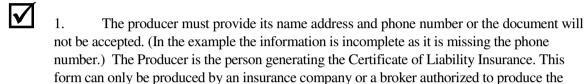
From: School District of Philadelphia, Office of Risk Management

Re: Deficiency(ies) in Insurance Requirements of pending contract

As you are aware, the proposed contract with the School District of Philadelphia presents specific insurance requirements or language. A review of Certificate of Insurance presented to the Office of Risk Management (ORM) revealed one or more deficiencies in insurance coverage. This deficiency(ies) must be addressed before the ORM is able to accept the Certificate of Insurance as complying with the contractual requirements. For your convenience ORM has attached a sample Certificate of Insurance to help you identify the deficiency(ies). Please present this document to your insurance producer who can help you address the outstanding issues:



document on behalf of the insurance company.

M

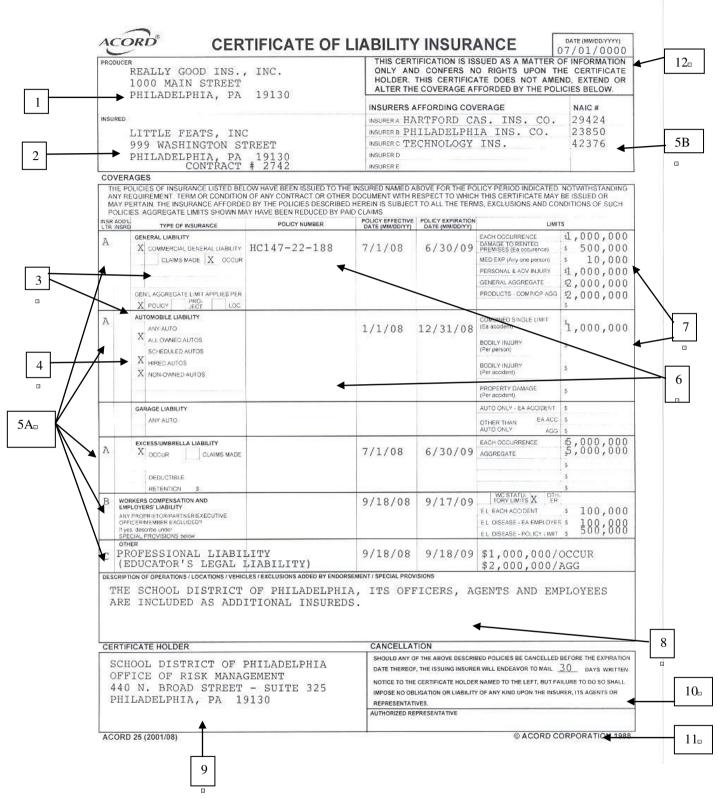
2. The Insured is the entity covered by the insurance, also referred to as the First Party Insured. This name must exactly match the name appearing on the contract. The Certificate can not be accepted because the document is stating on its face that an entity other than that appearing on the contract is insured instead of the entity appearing on the contract.

3. For the Commercial General Liability Insurance (CGL) the Producer must indicate "Occurrence" coverage, and whether the coverage limits are for the policy, the project or the location. (This information is also required for the umbrella policy.) The contract will state the nature of the coverage. The Certificate must match that coverage or the insurance does not meet the requirements of the contract..

4. The automobile insurance must state the vehicles covered under the policy.

5A. There is no indication of which insurance companies are providing which insurance policies (See "5A" and "5B"). The Insured Letter, appearing in the column indicated by "5A" corresponds to the insurance company name and number appearing in 5B.

\checkmark	5B. The Certificate of Insurance fails to provide the NAIC number. This information is necessary to ensure that the insurance company is licensed to write the line of coverage in the State of Pennsylvania.	
$\overline{\checkmark}$	6. The actual insurance policy must be listed. Binder numbers, "TBD" or "TBA" is insufficient. (As you will note in the example, the CGL policy is listed but none of the other policies are listed).	
\checkmark	7A.	The coverage limits must be listed.
	7B.	The coverage limits fail to meet or exceed the coverage required by the contract.
	8. agents	The description must state "The School District of Philadelphia, its officers, and employees are included as Additional Insureds."
\checkmark		The School District of Philadelphia must be listed by name and address, including umber as the certificate holder. Without the suite number the legal notices may fail to the District in a timely manner.
	9B. ORM c	The SDP contract number must appear in the Certificate Holder section so that the can be matched up with and compared to a specific contract.
\checkmark	10.	The language appearing in the cancellation must be struck as follows "
		Should any of the above described policies be canceled before the expiration date thereof, the issuing insurer will endeavor to mail 30 days written notice to the certificate holder named to the left but failure to do so shall impose no obligation or liability of any kind upon the insurer its agents or representatives."
$\overline{\checkmark}$	11.	The producer's signature must be an original signature, computer generated or stamped signatures cannot accepted.
V	12.	The date appearing in this section must reflect the date that the document was signed.
	Other:	



THIS DOCUMENT IS PRESENTED TO ASSIST YOU IN
IDENTIFYING THE AREAS WHICH THE SCHOOL DISTRICT
HAS DETERMINED TO BE DEFICIENT. THE ACTUAL TERMS
OF YOUR COVERAGE ARE DICTATED BY AND MUST
CONFORM TO YOUR ACTUAL PROPOSED CONTRACT.