Tips for Using myCOI
For Subcontractors and Brokers
October 28, 2025

Subcontractor insurance certificate reviews are performed by IMA Certificate Compliance via the myCOI.com website. Subcontractors are required to upload their insurance certificates to myCOI.com for review.

General myCOI Information

1.1. The best web browsers to use:

   1.1.1. Google Chrome

   1.1.2. Firefox

   myCOI does not work well using Internet Explorer.

1.2. If your company has multiple insurance agents for the different policies, please enter each agent and identify which policies they provide during the Vendor Registration process.

1.3. myCOI reviews certificates within 5 to 7 business days of receipt of the certificate.

1.4. Subcontractor (Vendor) contacts can be updated by the BNBuilders, Inc. Risk Coordinators.

1.5. Insurance Agent contacts can be changed or updated by the Vendor when they log in, or updated by BNBuilders, Inc. Risk Coordinators riskcoordinator@bnbuilders.com or you can send requests for updates to certificatecompliance@imacorp.com.

1.6. Only the designated Insurance Agent contact can follow the portal links that are sent from certificatecompliance@imaccorp.com and upload insurance certificates for review.

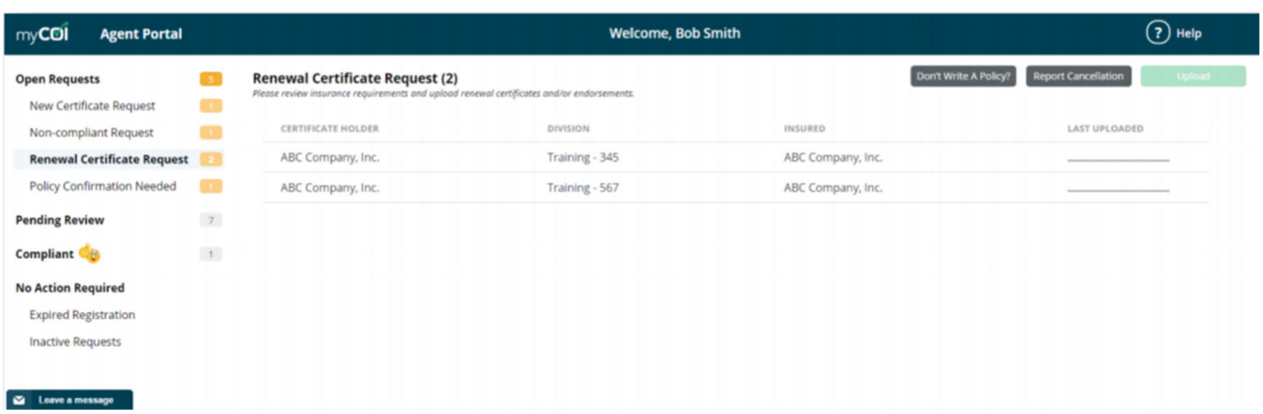
1.7. If you have any questions about this process, please contact riskcoordinator@bnbuilders.com.

Uploading Certificates to myCOI

1.8. The link that myCOI sends the insurance agent to upload certificates can be used for the duration of the project. Please save the link in your browser favorites for future use.

1.9. Links are included with each notification email as well.

1.10. The following screenshot is a view from the Insurance Agent's portal. Their action items, or Open Requests, are listed on the left. The Upload button is on the right.



1.11. Once a certificate has been submitted, it will move into Pending Review. Please make sure the certificate uploaded is for the correct project – do not upload certificates for different projects.

Each link is specific to a project.

1.12. Once the review is complete, it will move into Compliant or Non-Compliant Request.

1.13. Each certificate needs to be submitted as one pdf file (not individual pdf files) that includes the following documents:

1.13.1. Acord form (Please ensure ACORD form is the first page of the PDF document)

1.13.2. Confirmation of the following terms in the **Description of Operations**:

	Additional Insured	**Primary & Non-Contributory**	**Waiver of Subrogation**
General Liability		Required	Required
Umbrella / Excess	Required	Required	Required
Auto	Required	Required	Required
Workers Compensation			CA or CO: Required WA: Not Required
Professional Liability*			Required
Pollution*	Required – for both ongoing and completed ops	Required	Required

*These confirmations are only required if these policies are required to be provided.

Tips to Ensure a Compliant Certificate

1.14. Endorsements

1.14.1. Make sure all schedules on provided endorsements are completed. Blanket statements are required. Acceptable statements:

1.14.1.1. “As required per written agreement”

1.14.1.2. “BNBuilders, Inc., Project Owner, and any other party required in a written contract or agreement with BNBuilders, Inc.”

1.14.2. Endorsements must include “arising out of” language. “Caused in whole or in part by” or “caused by” language is not considered equivalent. Colorado – “caused by” language is acceptable due to state statute.

1.14.3. For the policies in which additional insureds are added, those policies must be primary and non-contributory to the additional insureds’ insurance. Language indicating that the policy is “excess of other insurance” is not acceptable unless “other insurance” is limited to the subcontractor’ underlying policies.

1.14.4. Any endorsements which include the following limitations are not compliant:

1.14.4.1. Comparative Fault

1.14.4.2. Vicarious Liability

1.14.4.3. Sole Negligence

1.14.5. Endorsements with direct contract language, language that limits the scheduled entities to the entity in which the subcontractor has a contract (BNBuilders, Inc.), are not acceptable because they do not include all required additional insureds.

1.15. General Liability

1.15.1. Check the “Occurrence” box on the Acord form.

1.15.2. Check the “Project” box for the general aggregate on the Acord form.

1.15.3. The preferred additional insured endorsements are either of the following or their equivalents which include “arising out of” language:

1.15.3.1. 1.14.3.1. CG 2010 11/85

1.15.3.2. 1.14.3.2. CG 2010 10/01 and CG 2037 10/01

All other versions of the CG 2010 and CG 2037 that include “caused in whole or in part by” language will not be accepted.

1.15.4. Confirm in writing in the Description of Operations that Additional Insured, Waiver of Subrogation and Primary and Non-Contributory status are provided for all required parties.

1.15.5. If this project is providing a CCIP or OCIP, either of the following must be included with the certificate:

1.15.5.1. Wrap exclusion endorsement

1.15.5.2. If the policy does not have a wrap exclusion endorsement, please provide the forms schedule so we have confirmation this is not included.

1.16. Umbrella / Excess

1.16.1. Confirm in the Description of Operations that Additional Insured, Waiver of Subrogation, and Primary and Non-Contributory status are provided for all required parties.

1.16.2. Confirm in the Description of Operations that the Umbrella / Excess sits in excess of the GL, Auto and EL policies.

1.17. Auto

1.17.1. Check the “Any Auto” box on the Acord form. We will also accept Hired, Owned or Scheduled and Non - Owned Auto boxes checked, if Any Auto coverage is not available.

1.17.2. Confirm in writing in the description of operations that Additional Insured, Waiver of Subrogation, and Primary and Non-Contributory status are provided for all required parties.

1.18. Workers Compensation

1.18.1. Confirm in writing in the description of operations that Waiver of Subrogation status is provided for all required parties.

1.18.2. In monopolistic states like WA, Employers Liability in the form of Stop Gap insurance will also be required and noted on the certificate, confirming the required limit.

1.19. Pollution Liability

1.19.1. Confirm in writing in the description of operations that Additional Insured for Ongoing and Completed Operations, Waiver of Subrogation, and Primary and Non-Contributory status are provided for all required parties.

Tips to Ensure a Compliant Certificate

1.20. Notifications and other communications are sent from myCOI (certificatecompliance@imacorp.com). If myCOI is not a recognized email address, your email system may move the myCOI emails to your junk mail. Please make sure to check your junk mail regularly or make the myCOI email address a recognized email address so you receive them.

1.21. myCOI sends notifications to the subcontractor's insurance agent first.

1.22. If the agent is non-responsive, the subcontractor will then be sent notifications.

1.23. If the subcontractor is also non-responsive, the Risk Coordinator will be sent notifications.

1.24. myCOI starts sending notifications to the insurance agent 30 days before expiration of the nearest policy (sometimes the policies on a certificate expire at different times).

1.25. If notifications start being sent, they will be sent every 3 days until a certificate is submitted.