

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.
- 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 Risk Coordinators.
- 1.5. Insurance Agent contacts must be updated by myCOI. Please send the requests to certificatecompliance@imacorp.com
- 1.6. If you have any questions, please contact riskcoordinator@bnbbuilders.com.

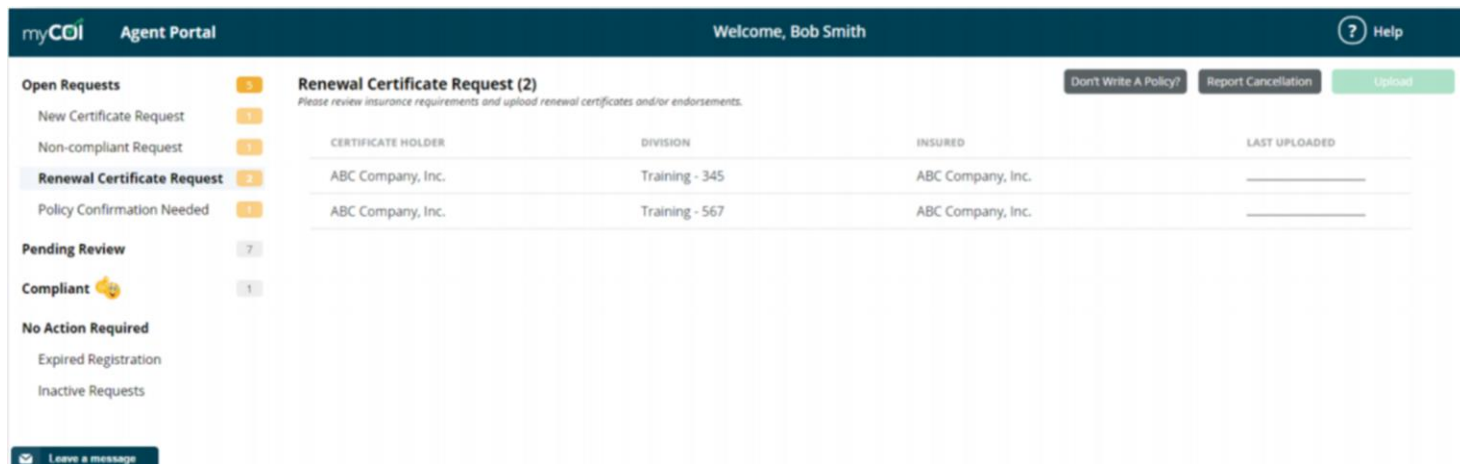
Uploading Certificates to myCOI

- 1.7. The link that myCOI sends the insurance agent / subcontractor to upload certificates can be used for the duration of the project. Please save the link in your browser favorites for future use.
- 1.8. Links are included with each notification email as well.
- 1.9. Each certificate needs to be submitted as one pdf file (not individual pdf files) that includes the following documents:
 - 1.9.1. Acord form (Please ensure ACORD form is the first page of the PDF document)
 - 1.9.2. Endorsements as outlined below. x = Required. * = May be required, please check your contract.

	Additional Insured	Primary & Non-Contributory	Waiver of Subrogation
General Liability	x		
Umbrella / Excess	x	x	x
Auto			
Workers Compensation			
Professional Liability			
Pollution			
Riggers Liability			

Separately uploaded documents will not be reviewed.

- 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.

Tips to Ensure a Compliant Certificate

1.13. Endorsements

- 1.13.1. Make sure all schedules are completed. These can be completed with either option:
- 1.13.1.1. Blanket statement such as “As required per written agreement” or “BNBuilders, Inc., Project Owner, and any other party required in a written contract or agreement with BNBuilders, Inc.”
 - 1.13.1.2. The complete list of additional insured entities is included per the contract. See the Attachment A Insurance Requirements in each contract.
- 1.13.2. Endorsements must include “arising out of” language. “Caused in whole or in part by” or “caused by” language is not considered equivalent.
- 1.13.3. For the policies 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.
- 1.13.4. Any endorsements which include the following limitations are not compliant:
- 1.13.4.1. Comparative Fault
 - 1.13.4.2. Vicarious Liability
 - 1.13.4.3. Sole Negligence
- 1.13.5. 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.

1.14. General Liability

- 1.14.1. Check the "Occurrence" box on the Acord form.
- 1.14.2. Check the "Project" box for the general aggregate on the Acord form.
- 1.14.3. The preferred additional insured endorsements are either of the following or their equivalents which include "arising out of" language:
 - 1.14.3.1. CG 2010 11/85
 - 1.14.3.2. CG 2010 10/01 and CG 2037 10/01All other versions of the CG 2010 and CG 2037 that include "caused in whole or in part by" language will not be accepted.
- 1.14.4. Confirm in writing in the description of operations that Waiver of Subrogation and Primary and Non-Contributory status are provided for all required parties.
- 1.14.5. If this project is providing a CCIP or OCIP, either of the following must be included with the certificate:
 - 1.14.5.1. Wrap exclusion endorsement
 - 1.14.5.2. If the policy does not have a wrap exclusion endorsement, please provide the forms schedule so we have confirmation this is not included.

1.15. Umbrella / Excess

- 1.15.1. We understand that umbrella / excess policies often follow form or follow the underlying policies. Many of these policies don't follow the underlying completely so we need to confirm if the additional insured, primary and non-contributory, and waiver of subrogation terms meet the contract requirements. Therefore, please include the following with the certificate to confirm compliance:
 - 1.15.1.1. Include the additional insured, primary and non-contributory, and waiver of subrogation endorsements, or pages from the coverage form.
 - 1.15.1.2. A statement on the certificate that coverage follows form is not acceptable.

1.16. Auto

- 1.16.1. Check the "Any Auto" box on the Acord form.
- 1.16.2. 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.

1.17. Workers Compensation

- 1.17.1. Confirm in writing in the description of operations that Waiver of Subrogation status is provided for all required parties.
- 1.17.2. In monopolistic states, Employers Liability in the form of Stop Gap insurance will also be required and noted on the certificate, confirming the required limit.

1.18. Pollution Liability

- 1.18.1. 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.

myCOI Notifications

- 1.19. Notifications and other communications are sent automatically from myCOI. 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.
- 1.20. myCOI sends notifications to the subcontractor's insurance agent first.
- 1.21. If the agent is non-responsive, the subcontractor will then be sent notifications.
- 1.22. If the subcontractor is also non-responsive, the Risk Coordinator will be sent notifications.
- 1.23. 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).
- 1.24. If notifications start being sent, they will be sent every 3 days until a certificate is submitted.