How to Read and Verify an ACORD 25 Certificate of Insurance

An ACORD 25, the Certificate of Liability Insurance, is the standard one-page form an insurance agent or broker issues to summarize a business's liability coverage. This sample has its 20 fields numbered; page 2 explains each one, and the last page is a checklist to use on every certificate you review.

1 ACORD 25
CERTIFICATE OF LIABILITY INSURANCE

2 DATE (MM/DD/YYYY) 10/15/2026

3 THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

4 **IMPORTANT:** IF THE CERTIFICATE HOLDER IS AN ADDITIONAL INSURED, THE POLICY(IES) MUST HAVE ADDITIONAL INSURED PROVISIONS OR BE ENDORSED. IF SUBROGATION IS WAIVED, SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY, CERTAIN POLICIES MAY REQUIRE AN ENDORSEMENT. A STATEMENT ON THIS CERTIFICATE DOES NOT CONFER RIGHTS TO THE CERTIFICATE HOLDER IN LIEU OF SUCH ENDORSEMENT(S).

5 PRODUCER
Harborline Insurance Partners
410 Commerce Way, Suite 200
Raleigh, NC 27601
CONTACT: DANA WHITFIELD · E-MAIL: CERTS@HARBORLINE-INS.EXAMPLE

6 INSURED
Ridgeview Site Services, LLC
88 Quarry Road
Cary, NC 27513

7 INSURER(S) AFFORDING COVERAGE
INSURER A: Granite Mutual Casualty Co.
INSURER B: Piedmont Auto Insurance Co.
INSURER C: Keystone Excess & Surplus
INSURER D: Carolina Workers Indemnity
INSURER E:

8 NAIC #
10111
20222
30333
40444

9 COVERAGES
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT… THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

10 CERTIFICATE NUMBER: CL2610150042
REVISION NUMBER: 1

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF	POLICY EXP	LIMITS	**11**
12	**COMMERCIAL GENERAL LIABILITY** ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE APPLIES PER: ☐ POLICY ☒ PROJECT ☐ LOC	X	X	GL-4471902	06/01/2026	06/01/2027	EACH OCCURRENCE DAMAGE TO RENTED PREMISES MED EXP (ANY ONE PERSON) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS – COMP/OP AGG	$1,000,000 $100,000 $5,000 $1,000,000 $2,000,000 $2,000,000
13	**AUTOMOBILE LIABILITY** ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED ☐ HIRED ONLY ☐ NON-OWNED ONLY		X	BA-2290457	06/01/2026	06/01/2027	COMBINED SINGLE LIMIT (EA ACCIDENT) BODILY INJURY (PER PERSON) BODILY INJURY (PER ACCIDENT) PROPERTY DAMAGE (PER ACCIDENT)	$1,000,000
14	☒ **UMBRELLA LIAB** ☐ **EXCESS LIAB** ☒ OCCUR ☐ CLAIMS-MADE ☐ DED ☒ RETENTION $10,000	X	X	UMB-883015	06/01/2026	06/01/2027	EACH OCCURRENCE AGGREGATE	$5,000,000 $5,000,000
15	**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY** ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? N	N/A	X	WC-6630218	06/01/2026	06/01/2027	☒ PER STATUTE ☐ OTHER E.L. EACH ACCIDENT E.L. DISEASE – EA EMPLOYEE E.L. DISEASE – POLICY LIMIT	 $1,000,000 $1,000,000 $1,000,000
16	**CONTRACTORS POLLUTION LIABILITY**			CPL-1180334	06/01/2026	06/01/2027	EACH CONDITION	$1,000,000

17 DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Re: Contract #2026-114, Lakeside Park trail and grading project. Town of Fairhaven, its officials, employees and volunteers are additional insureds on General Liability and Umbrella per written contract. Waiver of subrogation applies to GL, Auto, Umbrella and WC.

18 CERTIFICATE HOLDER
Town of Fairhaven
Attn: Risk Management
1 Municipal Plaza
Fairhaven, NC 27500

19 CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

20 AUTHORIZED REPRESENTATIVE
D. Whitfield

ACORD 25 (2016/03) layout · simplified for training — Fictional sample. Not a real certificate.

SAMPLE

Fictional sample ACORD 25 with each field numbered. Not a real certificate.

The 20 fields, explained

HEADER · FIELDS 1–4

1 Form title

`CERTIFICATE OF LIABILITY INSURANCE`

Identifies which ACORD form you received. The ACORD 25 is the standard certificate for liability coverage. Other ACORD forms cover different things: ACORD 23 for auto, ACORD 24 for property, and ACORD 27 and 28 as evidence of property insurance.

WHAT TO CHECK

- Confirm it's the form you asked for (usually ACORD 25 for vendors and contractors).
- Older editions of the form are generally acceptable; brokers don't always use the newest version.

On the sample: An ACORD 25 liability certificate, which is what a contractor agreement normally calls for.

2 Issue date

`DATE (MM/DD/YYYY)`

The date the producer issued this certificate. It says nothing about when coverage starts or ends; those dates are in the coverage section.

WHAT TO CHECK

- The date should be recent, ideally issued for this specific contract or event.
- Compare it with the policy dates below. A certificate issued before the policy period is a reason to ask questions.

> **RED FLAG** A missing or months-old date can signal a recycled or altered certificate.

On the sample: Issued 10/15/2026, during the 06/01/2026 – 06/01/2027 policy term.

3 Information-only disclaimer

`THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY…`

This legal notice says the certificate only reports that insurance was purchased. It gives the certificate holder no rights under the policies, and it cannot change the coverage in any way. Whatever the policies say is what applies.

WHAT TO CHECK

- Don't treat the certificate as proof that you're protected. Being listed as certificate holder doesn't make you an insured.
- Use your contract to require the protections you need, then verify them with endorsements.

On the sample: Standard current ACORD wording. You can't negotiate this text; it appears on every ACORD 25.

4 Additional insured and subrogation notice

`IMPORTANT: IF THE CERTIFICATE HOLDER IS AN ADDITIONAL INSURED…`

A warning that additional insured status and waivers of subrogation only exist if the policy itself provides them, usually by endorsement. A checkmark or note on the certificate is not a substitute.

WHAT TO CHECK

- Check your contract: does it require additional insured status, a waiver of subrogation, or both?
- If so, ask the producer for copies of the endorsements, not just the certificate.
- Additional insured: the insurer will defend and pay for claims against you arising from the insured's work.
- Waiver of subrogation: after paying a loss, the insurer gives up its right to recover that money from you.

PARTIES · FIELDS 5–8

5 Producer

`PRODUCER · CONTACT · PHONE · E-MAIL`

The insurance agent or broker who placed the coverage. The producer issues the certificate on the insurers' behalf and is the right person to call with questions about it.

WHAT TO CHECK

- Some risk managers strongly prefer, or require, that certificates come straight from the broker. Others accept them from the vendor for practical reasons. Either can work, but for a new vendor or a large or high-risk contract, it's prudent to get the certificate from the producer directly, or to call the producer to confirm the one the vendor sent. Look up their number independently rather than relying only on what's printed.
- Keep the contact name and email; you'll need them for renewals and endorsement requests.

> **RED FLAG** Producer details that don't check out, or details the producer can't confirm when you call.

On the sample: Harborline Insurance Partners, with a named contact and a certificates mailbox.

6 Insured

`INSURED`

The person or business that bought the coverage, also called the first named insured. This should be the party you're contracting with.

WHAT TO CHECK

- The legal name and address should match the contract exactly.
- Watch for DBAs, parent companies or sister companies. They may be separate legal entities with separate coverage.

> **RED FLAG** If the name differs from the contract, flag it to the contract or project manager before accepting.

On the sample: Ridgeview Site Services, LLC. Compare this against the signature block on the contract.

7 Insurers affording coverage

`INSURER(S) AFFORDING COVERAGE · INSURER A–F`

Lists each insurance company behind the policies, each tagged with a letter. The letters appear again in the INSR LTR column so you can tell which company wrote which policy.

WHAT TO CHECK

- Look up each insurer's A.M. Best rating. A common minimum is A- with a Financial Size Category of VII or higher.
- Make sure every letter used in the coverage section is listed here.

On the sample: Four insurers, A through D, each writing a different line of coverage.

8 NAIC number

`NAIC #`

A five-digit ID that the National Association of Insurance Commissioners assigns to each underwriting company.

WHAT TO CHECK

- Use it to tell apart insurers with similar names or to look up complaint history.
- It's helpful but not essential; a blank NAIC number on its own isn't a reason to reject.

COVERAGE · FIELDS 9–16

9 Coverage statement

`COVERAGES · LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS`

Confirms the listed policies were issued to the insured for the stated period, but adds that all policy terms and exclusions still apply and that the limits shown may already be partly used up by paid claims.

WHAT TO CHECK

- The certificate can't tell you how much limit remains. If that matters, ask for a current loss run for the policy period.
- For high-risk work, require a per-project aggregate in the contract, or reserve the right to request a certified copy of the policy.

10 Certificate and revision number

`CERTIFICATE NUMBER · REVISION NUMBER`

Reference numbers assigned by the producer. The revision number goes up each time the certificate is reissued.

WHAT TO CHECK

- Record them in your files so you can reference the exact version when you call the producer.
- If you receive an updated certificate, the revision number tells you which one is newest.

11 Coverage table columns

`INSR LTR · ADDL INSD · SUBR WVD · POLICY NUMBER · EFF · EXP · LIMITS`

The column headers for every coverage line. Read each row across: which insurer, whether you're an additional insured, whether subrogation is waived, the policy number, the policy period and the limits.

WHAT TO CHECK

- Every required coverage has an insurer letter.
- An X appears under ADDL INSD and SUBR WVD wherever the contract requires them. Then get the endorsements.
- Every policy number is filled in. Insist on it.
- If a policy number reads BINDER or TBA, coverage was bound but the policy hasn't been issued yet. Request a certificate showing the issued policy number within 30 days.
- The policy period covers the whole contract. If a policy expires first, set a reminder 30 days out and request the renewal certificate.

> **RED FLAG** A binder is temporary and expires after a set number of days. If the insured never pays the premium or signs the application, the policy is never issued, even though the binder appeared on a certificate.

COVERAGE · FIELDS 9–16

12 Commercial general liability

COMMERCIAL GENERAL LIABILITY

Covers claims from third parties for bodily injury and property damage arising from the insured's premises, operations, products and completed work. It appears on almost every certificate.

WHAT TO CHECK

- Occurrence form is preferred over claims-made. Occurrence covers incidents during the policy period no matter when the claim is filed.
- Aggregate applying per Project or Location is more favorable than per Policy, because other jobs can't use up your limit.
- Each occurrence: commonly $1M–$2M. General aggregate: often at least twice the occurrence limit.
- Products–completed operations: for construction, contracts often require this coverage to continue 1–3 years after the job ends.
- Med exp (often $1k–$10k) pays small injury claims without anyone proving fault.

On the sample: Occurrence form, per-project aggregate, $1M per occurrence / $2M aggregate. A solid standard GL setup.

13 Automobile liability

AUTOMOBILE LIABILITY

Covers injury and damage to others caused by vehicles the insured uses. The checkboxes show which vehicles are covered, and they match symbols on the auto policy.

WHAT TO CHECK

- Any Auto (symbol 1) is the broadest and covers any vehicle used for the business.
- Owned (2), Scheduled (7), Hired (8) and Non-owned (9) are narrower. If one of these is checked, confirm it covers the vehicles that will be used on your job.
- A combined single limit (often $1M) is simpler to evaluate than split per-person and per-accident limits.
- Additional insured status is usually not needed on auto; auto policies generally extend coverage to anyone liable for the insured's conduct.

On the sample: Any Auto with a $1M combined single limit.

14 Umbrella / excess liability

UMBRELLA LIAB · EXCESS LIAB

Extra limits that sit on top of the underlying policies. Umbrella usually sits over general liability, auto and employers' liability. Excess often sits over general liability only.

WHAT TO CHECK

- Add the umbrella to the underlying limit to reach the contract total. Example: $1M GL + $4M umbrella = $5M.
- Check for occurrence vs claims-made, the same as for GL.
- A deductible or retention means the insured pays that amount first; note it if your contract limits self-insurance.
- Confirm the schedule of underlying insurance. The umbrella only adds limits over the policies it lists, so verify that the GL, auto, employers' liability or professional policies you rely on are actually scheduled under it.

> **RED FLAG** An umbrella that doesn't schedule a required policy adds no limit on top of it, even if both appear on the certificate.

On the sample: $5M umbrella over $1M GL and $1M auto, for $6M total per occurrence on each.

15 Workers' compensation and employers' liability

WORKERS COMPENSATION AND EMPLOYERS' LIABILITY

Workers' compensation pays the insured's employees for work injuries as required by state law. Employers' liability covers related lawsuits, including claims that end up pointed at you.

WHAT TO CHECK

- The PER STATUTE box should be checked. If OTHER is checked, review it against the contract.
- Employers' liability limits commonly run $500K or $1M for each of the three lines.
- If the owner, partners or officers are excluded (Y) and they'll work on your job, their injuries could become your problem. Ask about it.
- Waiver of subrogation on WC is common in contracts; check SUBR WVD.
- Additional insured status isn't available on a standard workers' compensation policy. WC covers the employer's legal obligations to its own employees, so don't require AI on this line.
- Don't mistake an alternate employer endorsement for additional insured status. It extends the employer's WC to a named alternate employer (common with staffing arrangements) and doesn't make you an additional insured.

> **RED FLAG** No workers' comp listed for a business with employees. Ask why, and get proof of a state exemption if one applies.

On the sample: Statutory WC, $1M/$1M/$1M employers' liability, no officers excluded. ADDL INSD shows N/A, which is correct for WC.

COVERAGE · FIELDS 9–16

16 Other coverage

(OPEN LINE)

A spare line for specialty coverage, such as professional liability for architects and engineers, pollution liability for site work, liquor liability for events, or cyber.

WHAT TO CHECK

- Check whether the contract calls for any specialty coverage given the nature of the work.
- Professional liability is usually claims-made. That's normal for that line, but look at the retroactive date.

On the sample: Contractors pollution liability, which makes sense for grading and earthwork.

DETAILS · FIELDS 17–20

17 Description of operations

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES

Free-text remarks tying the certificate to your job: contract number, location, event, and often additional insured or waiver language. ACORD 101 can be attached if more space is needed.

WHAT TO CHECK

- Confirm it references your project, location or contract number.
- Read the additional insured wording carefully. Does it name the right entities (for example officials, employees and volunteers)?

> **RED FLAG** Additional insured wording here does not create coverage. You still need the endorsement.

On the sample: Names the contract, project and the Town with its officials, employees and volunteers.

18 Certificate holder

CERTIFICATE HOLDER

Who the certificate was issued to. That should be your organization.

WHAT TO CHECK

- It should show your full legal entity name and address, not a department or a person.
- It must match the name you're asking to be added as additional insured.

On the sample: Issued to the Town of Fairhaven, the contracting entity.

19 Cancellation

CANCELLATION

Current ACORD wording only promises notice "in accordance with the policy provisions." Insurers generally don't commit to notify certificate holders, and a policy can be cancelled for non-payment on as little as 10 days' notice.

WHAT TO CHECK

- Don't count on being told if coverage lapses. Track expiration dates yourself.
- If you need advance notice of cancellation, require it in the contract and in the endorsement.

20 Authorized representative

AUTHORIZED REPRESENTATIVE

The signature of the producer or insurer representative authorized to issue the certificate.

WHAT TO CHECK

- The certificate should be signed, by hand or electronically.
- The signer should line up with the producer listed in field 5.

> **RED FLAG** An unsigned certificate isn't complete. Send it back.

On the sample: Signed by D. Whitfield, the contact listed under Producer.

What a certificate can and can't tell you

A COI is a snapshot prepared by the insured's broker. It is useful evidence that coverage was bought, but the policy itself controls. Treat the certificate as the start of your review, not the end.

It shows you

- Which insurance companies wrote each policy
- The types of coverage purchased
- The limits on each policy
- Policy numbers and effective and expiration dates
- Whether the broker indicates additional insured status or a waiver of subrogation

It doesn't tell you

- Whether the policy is actually endorsed to add you as an additional insured
- Whether paid claims have already reduced the aggregate limits
- The size of any deductible or self-insured retention
- Whether the policy has been cancelled since the certificate was issued
- The financial strength of each insurer (check the A.M. Best rating separately)
- Which underlying policies an umbrella or excess policy actually covers
- The exclusions and conditions in the policy wording

Six red flags to escalate

If you see any of these, pause and ask the producer or your contract manager before work starts.

Producer details don't check out
If the agent or broker listed can't be reached, or can't confirm what the certificate shows, treat the certificate as unverified until they do.

Name doesn't match the contract
A DBA, parent company or affiliate in the Insured box may mean the contracting entity isn't covered.

Blank, "Binder" or "TBA" policy numbers
Every listed policy should have an issued policy number and a full policy period. For a binder, request the issued-policy certificate within 30 days. Binders expire, and a policy the insured never pays for is never issued.

Policy expires mid-contract
Set a reminder 30 days before expiration and request the renewal certificate. Work may need to pause without it.

"Additional insured" only in the description
Wording in the remarks box does not create coverage. Ask for the actual additional insured endorsement.

Old or missing issue date
A stale date can mean a recycled certificate for a policy that has since lapsed or been cancelled.

Review checklist

Have the insurance section of your contract open, then work through every certificate with this list. Numbers match the fields on page 1.

Vendor / insured	Contract or project	Certificate date
Reviewed by	Date reviewed	Result: OK / Follow up

HEADER

- ☐ 1 It's an ACORD 25 (or the form you requested)
- ☐ 2 Issue date is current
- ☐ 3 Understood the COI confers no rights by itself
- ☐ 4 Requested AI and waiver endorsements where the contract requires them

PARTIES

- ☐ 5 Producer details check out
- ☐ 6 Insured name and address match the contract
- ☐ 7 Each insurer meets the required A.M. Best rating
- ☐ 8 NAIC numbers present (nice to have)

COVERAGE

- ☐ 9 Considered whether limits may be eroded by prior claims
- ☐ 10 Logged the certificate and revision numbers
- ☐ 11 Issued policy numbers (no blank, BINDER or TBA) and dates cover the contract term
- ☐ 12 GL is occurrence form with limits that meet the contract
- ☐ 13 Auto covers the vehicles that will be used, at the required limit
- ☐ 14 Umbrella schedules the required underlying policies and limits reach the contract total
- ☐ 15 WC is per statute and EL limits meet the contract
- ☐ 16 Any specialty coverage the contract requires is shown

DETAILS

- ☐ 17 Description references your project and correct AI wording
- ☐ 18 Certificate holder is your correct legal entity
- ☐ 19 Expiration dates are tracked; notice requirements are in the contract
- ☐ 20 Signed by an authorized representative

Checking dozens or thousands of certificates?
Evident collects COIs and checks every field against your requirements automatically, then follows up on gaps and renewals. Even so, anyone who reviews certificates should know how to read one by hand.

evidentid.com

The sample certificate, names, policy numbers and figures in this guide are fictional and for training only. Typical limits are illustrations; your contract's insurance requirements always govern. ACORD is a registered mark of ACORD Corporation. © 2026 Evident ID, Inc.