NEW YORK CONSTRUCTION
CERTIFICATE OF LIABILITY INSURANCE ADDENDUM

THIS ADDENDUM SUMMARIZES SOME OF THE POLICY PROVISIONS IN THE REFERENCED INSURANCE POLICIES AND IS ISSUED AS A MATTER OF INFORMATION ONLY; IT CONFERNS NO RIGHTS UPON THE CERTIFICATE HOLDER. ALL TERMS, EXCLUSIONS AND CONDITIONS IN THE ACTUAL POLICY SHOULD BE CONSULTED FOR A MORE DETAILED ANALYSIS OF COVERAGE, AS THIS ADDENDUM DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES.

AGENCY CUSTOMER ID:
NEW YORK CONSTRUCTION

CERTIFICATE NUMBER:
REVISION NUMBER:

A. Insurer
☑ Admitted / authorized
☐ Excess line or free trade zone

B. General Liability (GL) policy form
☑ ISO / ISO modified
Most Common
☐ Other

C. Specific operations excluded or restricted (GL policy)
Review any exclusions against the requirements of the contract
☐ Location:
☐ Type of construction:
☐ Building height:
☐ Classifications [see attached declarations / endorsement]
☐ Designated work [see attached endorsement]

D. Additional insured endorsement (GL policy)
Title: CG 20 10  CG 20 26  CG 20 32  CG 20 33  CG 20 37  CG 20 38
☐ Other: #:

E. According to the terms of this GL policy, the additional insured has primary and noncontributory coverage
☑ Yes
☐ No and no other option is available with this insurer
If no, this requires an explanation

F. Additional insured will receive advance notice if insurer cancels (GL policy)
☑ Yes
☐ No and no other option is available with this insurer
If no, this requires an explanation

G. Blanket contractual liability located in the "insured contract" definition (Section V, Number 9, Item f. in the ISO CGL policy) is removed or restricted
☐ Yes and no other option is available with this insurer
☑ No changes made
If yes, this requires an explanation

H. "Insured contract" exception to the employers liability exclusion is removed or modified (GL policy)
☐ Yes and no other option is available with this insurer
☑ No changes made
If yes, this requires an explanation and agency review

I. GL policy (including endorsements) does not cover the additional insured for claims involving injury to employees of the named insured or subcontractors (not workers' compensation)
☐ Yes and no other option is available with this insurer
☑ No changes made
CANNOT ACCEPT "yes"
J. Earth movement, excavation or explosion / collapse / underground property damage is excluded or restricted (GL policy)

☐ Yes and ☐ no other option is available with this insurer ☑ No changes made

K. Insured vs. insured suits (cross liability in the ISO CGL policy) are excluded or restricted (other than named insured vs. named insured)

☐ Yes and ☐ no other option is available with this insurer ☑ No changes made

L. Property damage to work performed by subcontractors (exception to the "damage to your work" exclusion in the ISO CGL policy) is excluded or restricted

☐ Yes and ☐ no other option is available with this insurer ☑ No changes made

If yes, this requires an explanation and agency review

M. Excess / umbrella policy is primary and non-contributory for additional insureds

☑ Yes, by specific policy provision ☐ Yes, by endorsement ☐ No and ☐ no other option is available with this insurer

Yes -preferred

This information is provided as general guidance and is not intended to be legal advice. Consult with your agency’s legal counsel to determine if responses received on the ACORD form are appropriate.