



division of  
**Risk  
Management**

# CERTIFICATE OF COVERAGE REQUEST

Revised August 2022

# Utah Division of Risk Management

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## Certificate Flow

Welcome to the State of Utah Risk Management Certificate of Coverage request site. This site is intended for Risk customers ONLY.

**Please read the instructions covering this process.**

**The instructions for this process can be found [here](#).**

I Have Read The Instructions

Click the box to acknowledge you have read the instructions.

Then click Next.

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## Certificate Flow

Certificate Requestor, Your Information (School District/Charter School/Higher Education/State Agency)  
August 1, 2022

\* Your First Name

\* Your Last Name

\* Phone

Email

\* Your Agency (School District/Charter School/Higher Education/State Agency)

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In these fields, our Insured's representatives, who are the Certificate Requestors, need to input their contact information. (This means you)

Click "Next" once you have completed this step.

At any time, click on the "Previous" button to go back, review and/or update any field in the previous page.

### Certificate Flow

**Entity You Are Doing Business With That is Requiring Proof of Insurance  
(Certificate Holder)**

Certificate Holder Contact Information

Certificate Holder Contact First Name

Certificate Holder Contact Last Name

\* Certificate Holder Contact Phone

\* Certificate Holder Contact Email

Entity Information

\* Certificate Holder Entity Name

Certificate Holder Alternate Name

\* Certificate Holder Address

\* Certificate Holder City

\* Certificate Holder State (i.e. UT)

Certificate Holder Entity name and Alternate Name.  
(requestor)  
Use these two fields to type the entire entity name, as  
it appears on the contract or agreement.

Choose "Yes" if you want to renew this  
certificate annually. "No" is selected by  
default.

**Loss Payee Definition:** A person or entity  
that is entitled to all or part of the  
insurance proceeds in connection with the  
covered property in which it has an  
interest. Often those asking to be named  
as loss payees have leased some type of  
equipment to the insured – a photocopy  
machine, for example. Chosen usually  
when the insured is renting equipment.

**Additional Insured Definition:** A person or  
organization not automatically included as  
an insured under an insurance policy who  
is included or added as an insured under  
the policy at the request of the named  
insured. A named insured's reason for  
providing additional insured status to  
others may be a desire to protect the  
other party because of a close relationship  
with that party or the requirement of a  
contract.

\* Certificate Holder Country

USA

\* Certificate Holder Postal Code

Other Information

Has the same certificated been issued previously?

Yes  
 No

If so, please provide previous certificate number.

Will this certificate need to be renewed?

Yes  
 No

-

\*Certificate Holder asking to be named Loss Payee?

Yes  
 No

-

\*Certificate Holder asking to be named Additional Insured?

Yes  
 No

-

\*Endorsement of Additional Insured?

Yes  
 No

## Certificate Flow

\* Reason for this Request

Complete this field.

Please include information about the request, such as:

- **Who** will be participating?
- **Who** is sponsoring the activity?
- **What** does the event include?
- **Where** will the event will be held?
- **When** will the event take place?
- **Why** is the event taking place?
- **How** is transportation being handled?
- Is this for a **contract or agreement**? If so, what is the nature of the contract or agreement.

The description must be fewer than 500 characters.

Please request certificates **at least 3 business days** prior to events requiring the certificate. Certificate review and processing can take three days or more in some circumstances.

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In this field, insert the reason why you are requesting the certificate.

Follow the questions on this screen to complete this step.

Please do not copy and paste the questions below in the "Reason for Request" field.

### Certificate Flow

Please select the fiscal year that you would like the certificate to cover. (Fiscal year begins July 1 and ends June 30.)

\* Fiscal Year

--None--

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Certificate Fiscal Year defaults to Current Year.

Click the drop-down arrow if you need the certificate for next year. Click "Next" to continue.

### Certificate Flow

Coverage Needed?

\* General Liability\*

Yes  
 No

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**General Liability Coverage Definition:**  
Insurance that covers claims arising from property damage or bodily injury caused by the named insured's negligence or acts of omission in the course and scope of employment.

Click "Next" to continue.

## Certificate Flow

General Liability Coverage Amount

\* General Liability Coverage Amount

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Click the drop-down arrow to choose the coverage amount

## Certificate Flow

\* General Liability Per Person (\$)

\* General Liability Per Occurrence (\$)

[Previous](#) [Next](#)

If you chose "Other", this screen will come up.  
Add the desired amount and click "Next" to continue.

## Certificate Flow

Do you require liability coverage in the following areas (previously selected liability limits will apply):

### Employee Dishonesty/Faithful Performance

- Yes  
 No

### Errors & Omissions

- Yes  
 No

### Health Care Professional Liability

- Yes  
 No

### Personal and Advertising Injury

- Yes  
 No

### Products Liability/Completed Operations

- Yes  
 No

### Professional Liability

- Yes  
 No

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Make the appropriate selections  
and click "Next".



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## Certificate Flow

Coverage Needed?

\* Automobile Liability\*

- Yes  
 No

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### **Automotive Liability Coverage Definition:**

Coverage for damages your auto causes to others and their property.

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## Certificate Flow

Automobile Liability Coverage Amount

\* Automobile Liability Coverage

--None--

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You will see this screen if you answered "Yes" to the Automobile Liability Coverage question.

If not, skip to the page 10 of this document.

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## Certificate Flow

Coverage Needed?

\* Automobile Liability\*

- Yes  
 No

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### **Automotive Liability Coverage Definition:**

Coverage for damages your auto causes to others and their property.

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## Certificate Flow

\* Auto Liability Per Person (\$)

\$0

\* Auto Liability Per Occurrence (\$)

\$0

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Next

If you chose "Other", this screen will come up.

Add the desired amount and click "Next" to continue.

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## Certificate Flow

Coverage Needed?

\* Auto Comprehensive and Collision\*

Yes

No

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### **Auto Comprehensive Coverage Definition:**

Coverage for the following:

- 1) Storms and natural disasters like tornadoes, hurricanes and earthquakes;
- 2) Vandalism and theft
- 3) Broken or shattered windows and windshields;
- 4) Animal damage;
- 5) Falling objects

### **Collision Coverage Definition:**

Coverage that pays for physical damage to your vehicle caused by rolling over or by a collision with another vehicle or object, such as building, fence, or telephone pole.

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## Certificate Flow

Coverage Needed?

\* Property\*

Yes

No

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### **Property Insurance Definition:**

Provides protection against most property risks, such as fire, theft and some weather damage. This includes specialized forms of insurance such as fire insurance, flood insurance, earthquake insurance, home insurance, or boiler insurance. Our policy is ALL RISK, meaning risks are covered unless excluded.

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## Certificate Flow

Property Coverage Amount

\* Property Coverage Limits

Actual Cash Value

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You will see this screen if you answered "Yes" to the Property Coverage question. If not, skip to the page 13 of this document.

### **Actual Cash Value (ACV) Coverage:**

In the property and casualty insurance industry, Actual Cash Value (ACV) is a method of valuing insured property. Actual Cash Value is not equal to Replacement Cost Value (RCV). ACV is computed by subtracting depreciation from replacement cost.

### **Replacement Cost Value (RCV) Coverage:**

A property insurance term that refers to the cost to replace an item or structure to its pre-loss condition.

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## Certificate Flow

\* Property Coverage Amount

\$0

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Next

If you chose "Other", this screen will come up.

In this field, enter the property amount needed if RCV or ACV is not adequate and click "Next" to continue.

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## Certificate Flow

Coverage Needed?

\* Course of Construction\*

- Yes  
 No

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### **Course of Construction Coverage:**

A Course of Construction Insurance policy, or "Builders Risk" policy is designed to provide coverage for buildings while under construction. It covers the value of the property being constructed until it's either moved into, or ready for occupancy, the Contractor's value in materials at the job site before being installed and materials in transit intended for the job.

The policy may be written to cover the whole structure for new construction or for rehab projects. It can also be used to cover a specific project. This must be purchased through Risk Management BEFORE it can be put on the Certificate of Coverage.

Contact us at 801-538-9570.

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## Certificate Flow

Coverage Amount

\* Course of Construction Amount (\$)

\$0

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Next

If you chose "Yes" on the previous page, this page will appear.

Type the amount of coverage determined for your Course of Construction project.

Click "Next" to continue.

## Certificate Flow

All required information has been collected. Below is a summary of your certificate request. If the information is correct, click '**Next**' to submit your certificate.

Click '**Previous**' to go back and adjust any information.

Certificate Holder:

test

Insured Entity:

Utah Division of Risk Management

Reason for Request:

test

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## Certificate Flow

Thank you for submitting a request for a Certificate of Insurance. Your request is being processed. Please contact Darin Dennis at [DarinDennis@utah.gov](mailto:DarinDennis@utah.gov) with any questions.

Your Certificate Request number is CERT-2300693. Please record this number for your records and correspondence with the insurance team. You will receive a confirmation email shortly.

\* Do you want to request another certificate?

Yes

No

Next

If you are finished with your certificate requests, select "No" you do not want to request another certificate.

Click "Next" to continue.

If you would like to request more certificate requests, select "Yes".

Click "Next" to continue.

Follow the process until all requests have been made.

## Certificate Flow

Thank you.

Your certificate request will be processed shortly.

You may close this window or [click here](#) to to the Risk Management website.

Finish

Once all certificate requests have been made and you chose "Yes" on the previous page, this page will appear.

Click "Finish" to complete your request(s).