CERTIFICATE HERO®

How to Issue a Certificate - Uploading a Contract

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There are four different ways to initiate the certificate processing flow.

Selecting the ACORD form type
This method will allow you to manually select the desired ACORD form. Certificates can be issued by selecting the required policies or by selecting a previously created certificate template.

Uploading a sample certificate
This method will allow you to upload a sample certificate and add the required policies base on the sample.

Uploading a contract
This method will parse an uploaded contract, scan for the insurance clause, and pull the required policies.

**Entering insurance clause/requirements**
This method will allow you to enter the insurance requirements and pull the required policies.

This guide will take you through how to issue a certificate by **Uploading a contract.**

We will review the most common form, the **ACORD 25**.
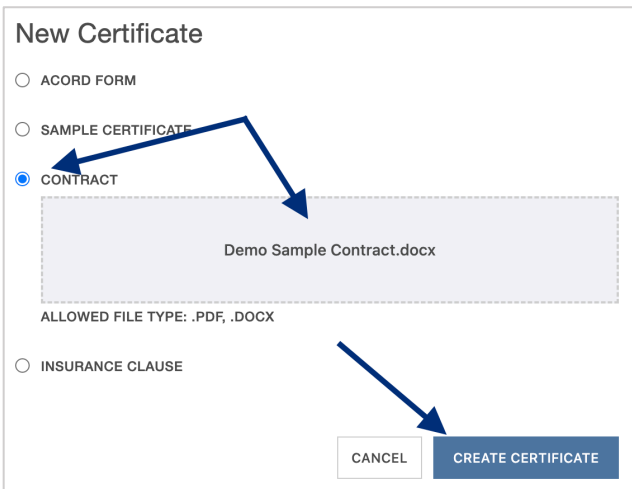
Starting the Certificate Issuance Process

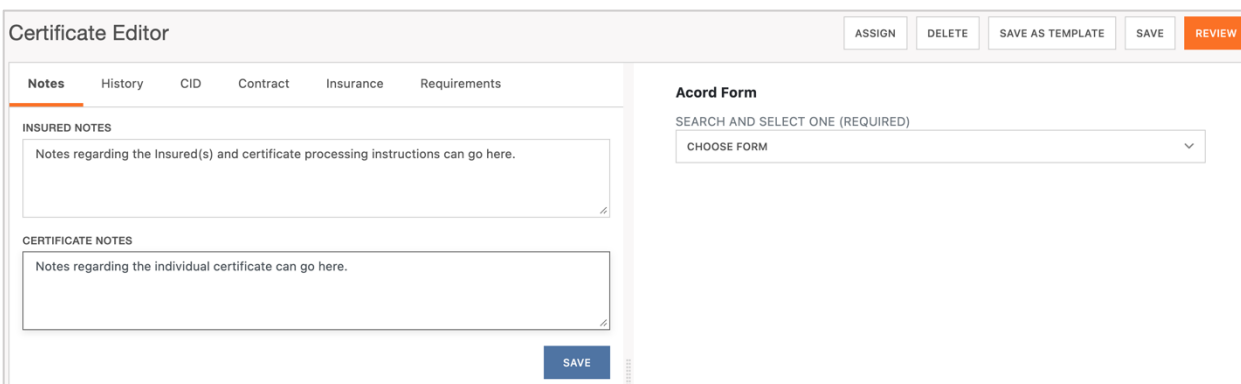To begin, drop down "Certificates" and click "Manager".
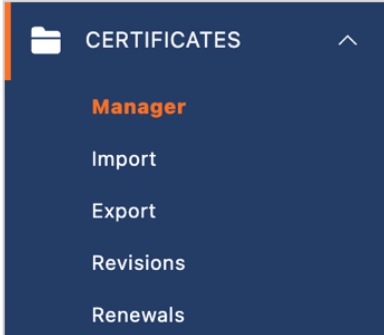
Within the Certificate Manager, click "Create Certificate".

Select "Contract" and select the **contract** you want to upload. Click "Create Certificate".

This will bring you to the Certificate Editor, which is split in two sections – the COI resources on the left and the ACORD form itself on the right.

On the right, select the ACORD Form type you would like to build the certificate out on.

Acord Form

SEARCH AND SELECT ONE (REQUIRED)

CHOOSE FORM ⌄

ACORD 25 (2016/03) Certificate of Liability Insurance

ACORD 21 (2016/03) Certificate of Aircraft Insurance

ACORD 22 (2016/03) Certificate of Intermodal Interchange Insurance

ACORD 23 (2016/03) Vehicle or Equipment Certificate of Insurance

ACORD 24 (2016/03) Certificate of Property Insurance

ACORD 27 (2016/03) Evidence of Property Insurance

ACORD 28 (2016/03) Evidence of Commercial Property Insurance

ACORD 31 (2016/03) Certificate of Marine/Energy Insurance

ACORD 855 (2014/05) New York Construction Certificate of Liability Insurance Addendum

Certificate Editor

The Certificate Editor is a user-friendly interface, and each tab and grey selector has its own importance, allowing you to easily customize any part of the certificate.

Within the certificate preview to the right, you will see in real time any additions and edits you make to a certificate. Anything with a **GREY** selector is an area within the certificate you can interact with.

You can customize or modify your certificate of insurance by choosing any of the following grey selectors:

- Agency contact name, number, and email
- Named Insured
- Certificate policies
- Description of Operations
- Certificate Holder
- Signature

Below we will review the fields of the Certificate Editor that are specific to issuing by **uploading a contract** or entering insurance clause.

Contracts Tab

When a contract is uploaded, a copy of the contract will be available for reference within the **Contract** tab.

From here, you can scroll through and review the contract you just uploaded.

Insurance Tab

When insurance clause is entered is uploaded, the details of the insurance requirements will be displayed within the **Insurance** tab.

The contract in its entirety is run through the Certificate Hero software. Through this, the insurance section of that contract is isolated and highlighted, as shown below.

Instead of seeing the entire contract document, you will see just the highlighted page or pages that contains the required insurance information.

Requirements Tab

When a contract is uploaded, the Certificate Hero software breaks down the highlighted insurance sections of the contract by line of business. And then within each line of business, breaks it down further by each coverage that's being required. You will find the breakdown of required LOBs and coverages within the **Requirements** tab.

This will display any compliant and/or non-compliant policies.

You can expand each LOB to review the coverage requirements extracted from the uploaded contract or manually entered insurance clause.

Requirements – Non-Compliant Line of Business(es) (LOB)

A *non-compliant* LOB will be easily identifiable by a highlighted red boarder. To view what is not complaint, expand the LOB and a red message will identify the coverage(s) within the policy is not compliant with the contract you uploaded.

Requirements – Compliant Line of Business(es) (LOB)

A *compliant* LOB, the LOB will *not* have a highlighted red boarder. To verify compliance, expand the LOB, and review the coverage requirements identified from the contract you uploaded.

Updating the Agency Contact

Within the contact section of the certificate, click "Select Contact".

You will now be able to update the contact within the Certificate Editor.

Selecting an Existing Agency Contact

To select an existing contact, click the contact's name.

You can scroll through the list of the existing contacts…

…Or type ahead to find the name of the contact you would like to select.
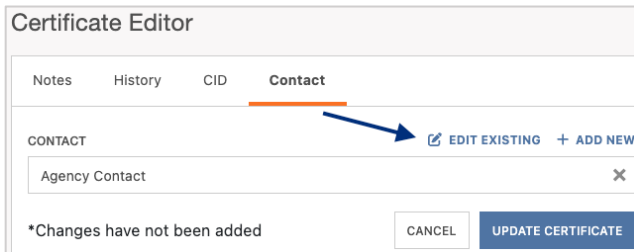
Edit an Existing Agency Contact

To edit an existing contact, select the desired contact name and click "Edit Existing".

Within the edit form, proceed with the revisions and click "Save".

Adding a New Agency Contact

To add a new contact, click "Add New".

Within the create form, fill out the applicable fields and click "Save".

Once you have selected, revised, or added an Agency Contact, click "Update Certificate" to reflect the change on the certificate.

The Agency Contact on the certificate has been updated:

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Updating the Named Insured

Within the Insured section of the certificate, click "Select Named Insured(s)".

You will now be able to update the Named Insured within the Certificate Editor.
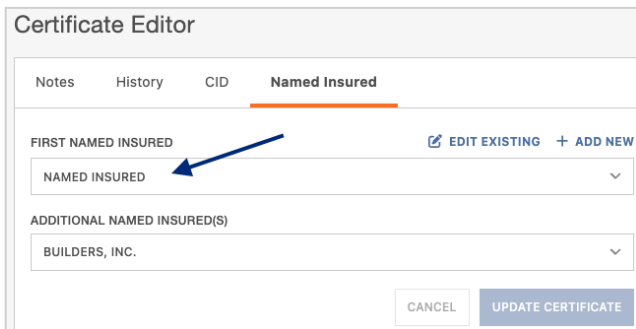
Selecting an Existing Named Insured

To select an existing Named Insured, click the First Named Insured.
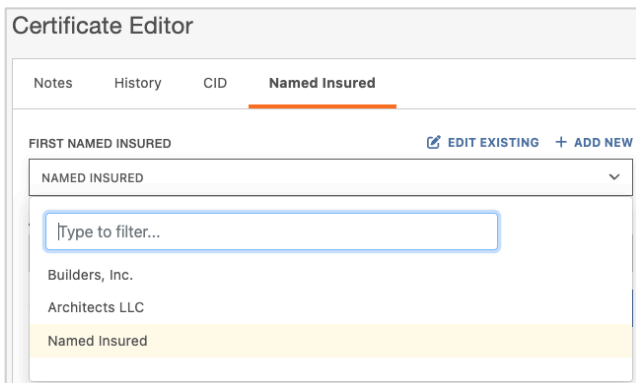
You can scroll through the list of the existing Named Insureds…
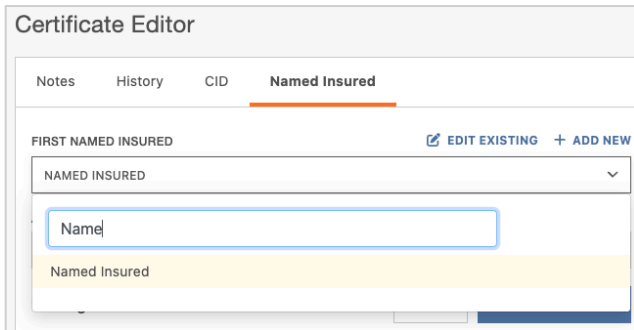
…Or type ahead to find the Named Insured you would like to select.

You can also add Additional Named Insured(s) to be reflected on the certificate.
Click on the "Additional Named Insured(s)" dropdown and selected the additional Named Insured(s) you'd like shown.
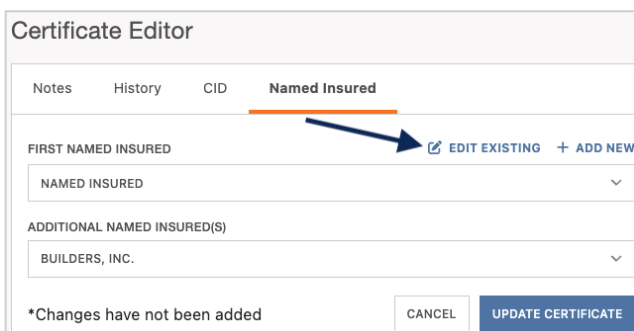
Edit an Existing Named Insured

To edit an existing Named Insured, select the desired entity and click "Edit Existing".

Within the edit form, proceed with the revisions and click "Save".

Please Note: To edit any Additional Named Insureds, follow these same steps.

Adding a New Named Insured

To add a new Named Insured, click "Add New".

Within the create form, fill out the applicable fields and click "Save".

Once you have selected, revised, or added a Named Insured, click "Update Certificate" to reflect the change to the certificate.

The First Named Insured on the certificate has been updated:

Any Additional Named Insured(s) will show in the Description of Operation:

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Updating the Policies

Within the Policies section of the certificate, click "Add Policy" for the policy you want to add to the certificate.

This will take you to the Line of Business (LOB) editor within the certificate editor.
On the far left of this section you can switch through various LOBs to add to the certificate.
You can also select existing LOB profiles or add new LOBs profiles.

Selecting an Existing Policy LOB

To add an existing LOB, click the "Choose Profile" dropdown and select the policy you would like to add.

This will populate the data from your Agency Management System (AMS).

You can either select the next LOB on the left to add to the certificate…

…Or click "Save" in the lower right of the LOB editor to finish adding the selected policy(ies) to the certificate.

Editing an Existing Policy LOB

Please Note: While you are ***unable to increase the limits*** pulled from your AMS to show on the certificate, you ***can update to show a lower limit***.

To edit an existing LOB, within the LOB editor click "Edit Existing".

This will ensure the values are no longer greyed out and are ready for you to edit. Proceed with the revisions.

Please Note: Any changes you make to the LOB within the Certificate Manager will *update not just the certificate*, but the LOB across the board.

After your edits are complete, click "Save" in the lower right of the LOB editor to add the revised policy(ies) to the certificate.

Adding a New Policy LOB

Don't see the policy you want to show on the certificate? Add a new LOB while issuing a certificate by clicking "Add New".
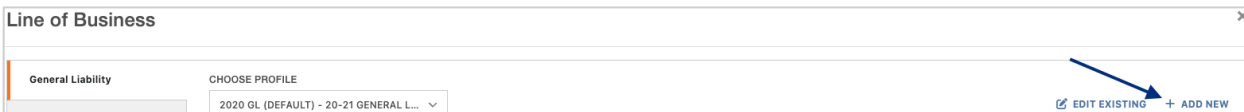
This will allow you to create a new LOB Profile right from within the certificate editor, without having to leave your certificate and entering the policies.

Please Note: While you are *unable to increase the limits* pulled from your AMS to show on the certificate, you *can update to show a lower limit* on this screen.

The ACORD Form type will already be selected determined by the ACORD form you selected at the beginning of the process.

Select the desired policy from the Policy drop down.

After selecting the policy, the LOB Type and LOB Type Name will pre-populate.

Enter a name for the LOB profile you are creating.

Review and confirm the data pulled from the AMS.

When ready to select to add the new policy to the certificate, click "Save" in the lower right of the LOB editor to update the data on the certificate.

Additional Insured and/or Waiver of Subrogation Boxes

If you need to check the Additional Insured and/or Waiver of Subrogation boxes, you can do so while within the LOB editor. Select the policy, check the Additional Insured and/or Waiver of Subrogation boxes, and click "Save".

The selected policies and any applicable revisions or additions are now reflected on the certificate:

COVERAGES	CERTIFICATE NUMBER: 2638	REVISION NUMBER:

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 WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, 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.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☒ PRO-JECT ☐ LOC ☐ OTHER:	☒	☒	**Add Policy** GL9120	09-01-2020	09-01-2021	EACH OCCURRENCE	$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 50,000
							MED EXP (Any one person)	$ 5,000
							PERSONAL & ADV INJURY	$ 1,000,000
							GENERAL AGGREGATE	$ 2,000,000
							PRODUCTS - COMP/OP AGG	$ 2,000,000
								$
A	AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY			**Add Policy** CAU9120	09-01-2020	09-01-2021	COMBINED SINGLE LIMIT (Ea accident)	$ 1,000,000
							BODILY INJURY (Per person)	$
							BODILY INJURY (Per accident)	$
							PROPERTY DAMAGE (Per accident)	$
								$
A	☒ UMBRELLA LIAB ☒ OCCUR ☒ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☐ RETENTION $			**Add Policy** EXCESS9120	09-01-2020	09-01-2021	EACH OCCURRENCE	$ 5,000,000
							AGGREGATE	$ 5,000,000
								$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y/N [N] (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	N/A		**Add Policy** OOSWC9120	09-01-2020	09-01-2021	☒ PER STATUTE ☐ OTH-ER	
							E.L. EACH ACCIDENT	$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000

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Updating the Description of Operations
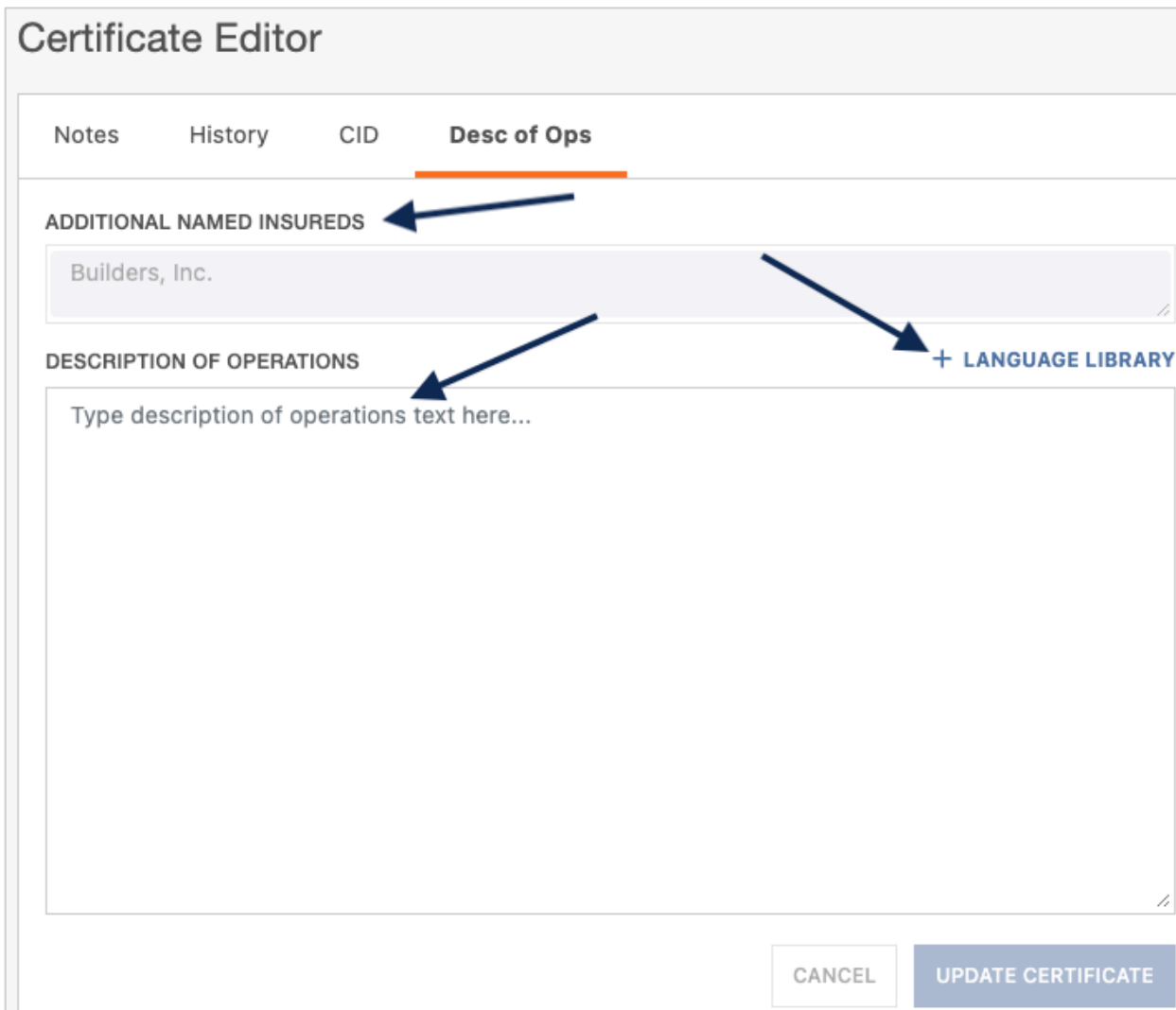
To add verbiage to your Description of Operations (DOO), click "Edit Description of Operations".
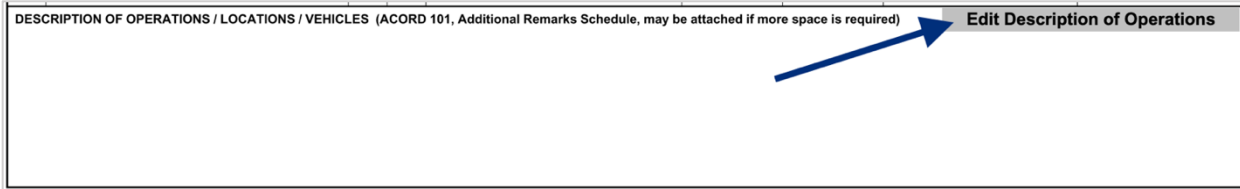
You will now be able to update the DOO verbiage within the Certificate Editor.

Please Note: Any previously selected Additional Named Insureds will be reflected in the "Additional Named Insureds" box, indicating this will be present in the DOO as well.

You can either select previously entered verbiage templates from the Language Library, or manually enter the verbiage in the free form DOO box.

Language Library

To view your verbiage templates, click "Language Library".

You can search for your desired language library template by scrolling through the existing entries, or by utilizing the type ahead search bar at the top.

Once you found the language you want to add, check the box on the far left.

From here you can either edit that existing template or add to the DOO.
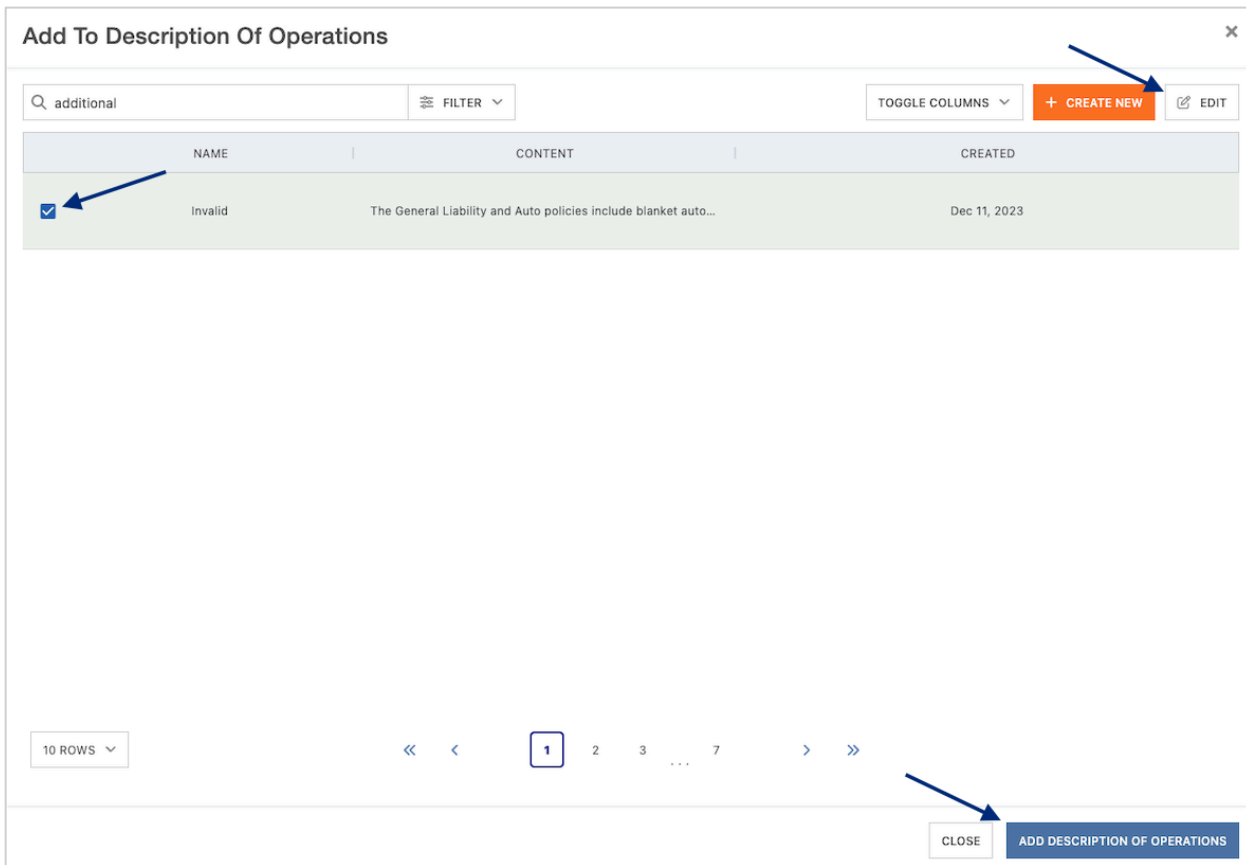
Editing Language Library Template

To add an existing Language Library template, ensure the template you want to edit is checked and click "Edit".
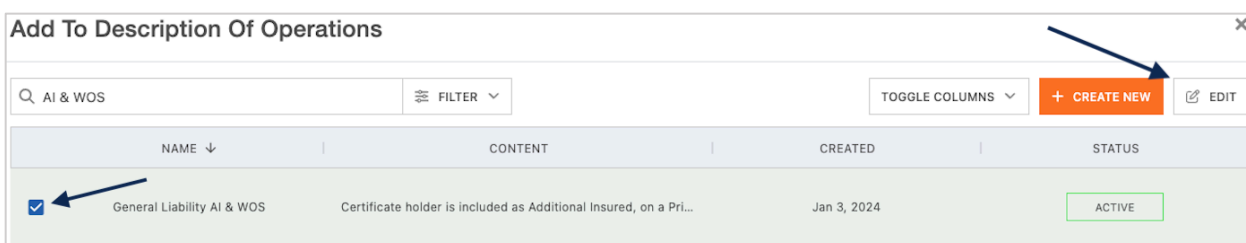
Within the edit form, proceed with the revisions and click "Save".

Edit Language ✕

NAME *

> General Liability AI & WOS

CONTENT *

> Editing this Template
>
> Certificate holder is included as Additional Insured, on a Primary and Non-contributory basis, as respects the General Liability, including ongoing and completed operations, if required by written contract.
>
> Waiver of Subrogation applies in favor of the Additional Insured as respects the General Liability, if required by written contract.

CANCEL   **SAVE**

Create a New Language Library Template

To create a new Language Library template, click "Create New".

Add To Description Of Operations ✕

🔍 GL		⚙ FILTER ⌄		TOGGLE COLUMNS ⌄	**+ CREATE NEW**

	NAME ↓	CONTENT	CREATED	STATUS
☐	GL (AI PnC WOS)	Certificate holder is included as additional insured, on a pri...	Jun 1, 2022	ACTIVE

Within the create form, fill out the applicable fields and click "Save".

Create Language ✕

NAME *

> General Liability AI & WOS

CONTENT *

> Certificate holder is included as Additional Insured, on a Primary and Non-contributory basis, as respects the General Liability, including ongoing and completed operations, if required by written contract.
>
> Waiver of Subrogation applies in favor of the Additional Insured as respects the General Liability, if required by written contract.

CANCEL   **SAVE**

Once you have selected, revised, or added a template, ensure the template is checked and click "Add Description of Operations".

Add To Description Of Operations   ✕

| 🔍 GL | ☰ FILTER ⌄ | | TOGGLE COLUMNS ⌄ | + CREATE NEW | ✎ EDIT |

NAME ↓	CONTENT	CREATED	STATUS
☑ GL (AI PnC WOS)	Certificate holder is included as additional insured, on a pri...	Jun 1, 2022	ACTIVE

10 ROWS ⌄   « ‹ **1** › »

CLOSE   **ADD DESCRIPTION OF OPERATIONS**

After you've finished adding all language from the library, click "Close".

CLOSE   **ADD DESCRIPTION OF OPERATIONS**

The Description of Operations also allows for free form edits. You can manually type out the DOO verbiage or include additional verbiage to a template added from the Language Library.

Certificate Editor

| Notes | History | CID | **Desc of Ops** |

ADDITIONAL NAMED INSUREDS

Builders, Inc.

DESCRIPTION OF OPERATIONS   **+ LANGUAGE LIBRARY**

(FREE FORM VERBIAGE)
Project #: 123456

Certificate holder is included as Additional Insured, on a Primary and Non-contributory basis, as respects the General Liability, including ongoing and completed operations, if required by written contract.

Waiver of Subrogation applies in favor of the Additional Insured as respects the General Liability, if required by written contract.

*Changes have not been added   CANCEL   **UPDATE CERTIFICATE**

Once you have reviewed the verbiage to be referenced on the certificate, click "Update Certificate" to reflect the change to the certificate.

Certificate Editor

| Notes | History | CID | **Desc of Ops** |

ADDITIONAL NAMED INSUREDS

Builders, Inc.

DESCRIPTION OF OPERATIONS   + LANGUAGE LIBRARY

Project #: 123456

Certificate holder is included as Additional Insured, on a Primary and Non-contributory basis, as respects the General Liability, including ongoing and completed operations, if required by written contract.

Waiver of Subrogation applies in favor of the Additional Insured as respects the General Liability, if required by written contract.

*Changes have not been added   CANCEL   **UPDATE CERTIFICATE**

The DOO on the certificate has been updated:

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)   **Edit Description of Operations**

Additional Named Insureds: Builders, Inc.
Project #: 123456

Certificate holder is included as Additional Insured, on a Primary and Non-contributory basis, as respects the General Liability, including ongoing and completed operations, if required by written contract.

Anything that did not fit on the first page of the certificate has overflowed to the additional remarks schedule of the certificate, also known as the Certificate Hero 101:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,   **Edit Description of Operations**

FORM NUMBER: _____   FORM TITLE: _____

Waiver of Subrogation applies in favor of the Additional Insured as respects the General Liability, if required by written contract.
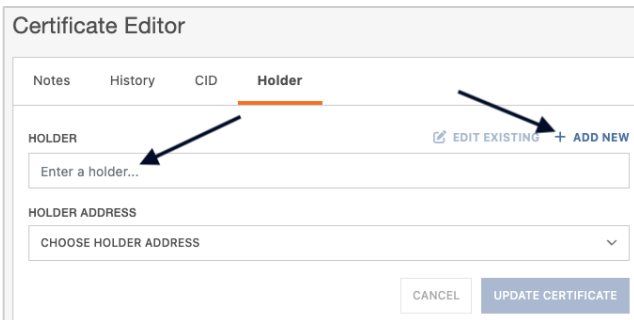
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Updating the Certificate Holder

Within the Certificate Holder section of the certificate, click "Select/Add Holder".
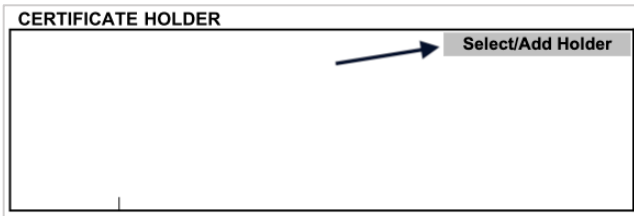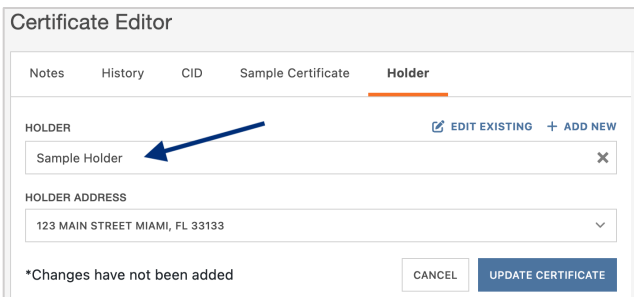

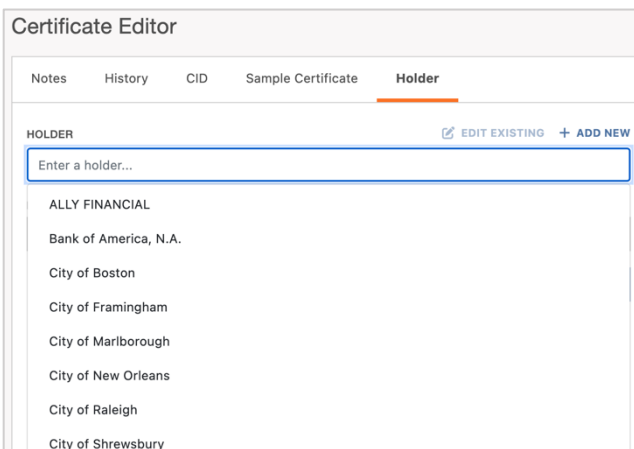You can select any Holder that has historically been entered by your agency. You can also add a new Holder.

Selecting an Existing Holder

To select an existing Holder, click the Holder name.

You can scroll through the list of the existing Holders…

…Or type ahead to find the Holder you would like to select.

Once you have selected the Holder, you can choose to show the address already on file for that Holder, or to forego showing an address.

Edit an Existing Holder

To edit an existing Holder, select the desired Holder and click "Edit Existing".

Within the Holder name edit form, proceed with the revising the name of the Holder. If you need to update the Holder address, click "Edit".

Within the Holder address edit form, proceed with the revisions, and click "Update Address".

Edit Holder Address ✕

NAME *

Sample Holder – EDIT

ADDRESS LINE 1

123 Main Street

ADDRESS LINE 2

Suite 456 ←

ADDRESS LINE 3

CITY

Miami

COUNTRY

USA ⌄

STATE

FL ⌄

POSTAL CODE

33133

🔍 SHOW PREVIEW   CANCEL   **UPDATE ADDRESS**

Back on the Edit Holder screen, when all revisions are complete, click "Save".

Create Holder ✕

NAME *

Sample Holder

ADDRESS LINE 1	ADDRESS LINE 2	ADDRESS LINE 3	CITY STATE ZIPCODE	COUNTRY		
123 Main Street			Miami FL 33133	USA	EDIT	REMOVE

ADD ADDRESS

🔍 SHOW PREVIEW   CANCEL   **SAVE**

Add a New Holder

To add a new Certificate Holder, click "Add New".

Certificate Editor

Notes   History   CID   **Holder**

HOLDER   ✐ EDIT EXISTING   + ADD NEW

Enter a holder...

HOLDER ADDRESS

CHOOSE HOLDER ADDRESS ⌄

CANCEL   UPDATE CERTIFICATE

Enter the new Holder name.

To add an address to show on the certificate, click "Add Address".

Create Holder   ✕

NAME *

Sample Holder

ADDRESS LINE 1	ADDRESS LINE 2	ADDRESS LINE 3	CITY STATE ZIPCODE	COUNTRY

ADD ADDRESS ←

🔍 SHOW PREVIEW   CANCEL   SAVE

Fill out the address form and click "Add Address".

Edit Holder Address   ✕

NAME *

Sample Holder

ADDRESS LINE 1

123 Main Street

ADDRESS LINE 2

ADDRESS LINE 3

CITY

Miami

COUNTRY

USA   ⌄

STATE

FL   ⌄⌃

POSTAL CODE

33133
                                                                              ↗
🔍 SHOW PREVIEW   CANCEL   ADD ADDRESS

After reviewing the new Holder information, click "Save".

Create Holder   ✕

NAME *

Sample Holder

ADDRESS LINE 1	ADDRESS LINE 2	ADDRESS LINE 3	CITY STATE ZIPCODE	COUNTRY		
123 Main Stree			Miami FL 33133	USA	EDIT	REMOVE

ADD ADDRESS
                                                                              ↗
🔍 SHOW PREVIEW   CANCEL   SAVE

Once you have selected, revised, or added a Holder, click "Update Certificate" to reflect the change to the certificate.

The Holder on the certificate has been updated:

Updating the Signature

Within the Signature section of the certificate, click "Sign Here".

You will now be able to update the Signature within the Certificate Editor.

Selecting an Existing Signature

To select an existing Signature, click to choose a signature.

You can scroll through the list of the existing signatures…

…Or type ahead to find the signature you would like to select.

Edit an Existing Signature

To edit an existing Signature, select the desired Signature and click "Edit Existing".
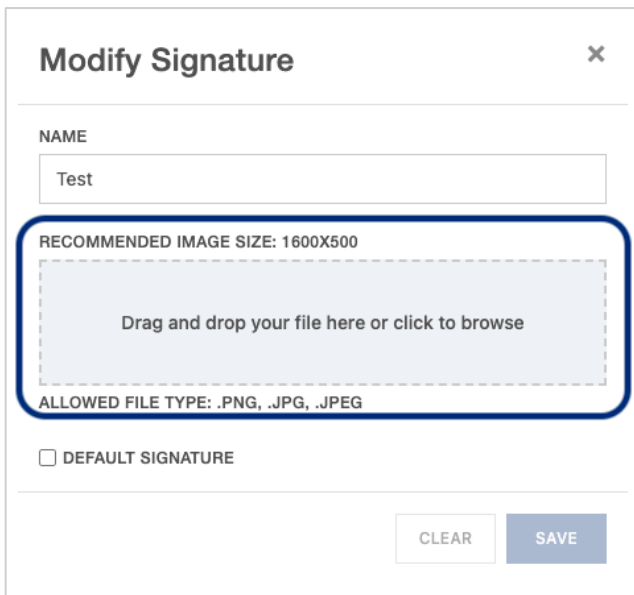
From here, you will be able to either upload a new signature, and/or edit the signature name.

Within the edit form, proceed with the revisions and click "Save".

Adding a New Signature

To add a new Signature, click "Add New".
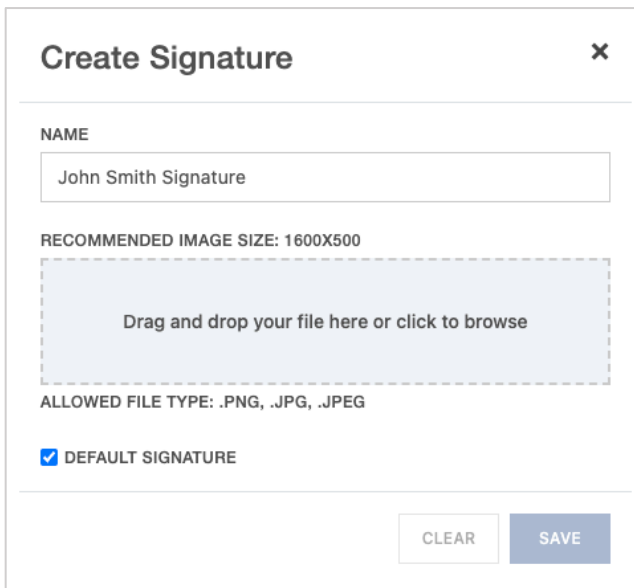
Within the create form, fill out the applicable fields and upload the new Signature.

Then click "Save".

Once you have selected, revised, or added a Signature, click "Update Certificate" to reflect the change to the certificate.

The signature on the certificate has been updated:

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Completing the Certificate

Once you have completed the creation of your certificate, there are several next options you can take.
Across the top of the Certificate Editor, you will find the Editor Action buttons:

- Assign the certificate to another team member.
- Delete the certificate if it is no longer needed.
- Save the certificate details as a template for future use.
- Save the certificate to come back to later.
- Review the certificate prior to issuance.

| Certificate Editor | ASSIGN | DELETE | SAVE AS TEMPLATE | SAVE | REVIEW |

Assigning the Certificate

To assign a certificate to another team member to review or work on, click "Assign".

| Certificate Editor | ASSIGN | DELETE | SAVE AS TEMPLATE | SAVE | REVIEW |
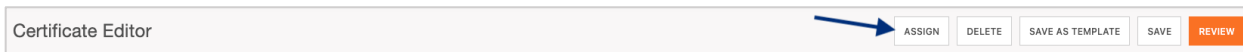
Search for and select the team member the certificate needs to be assigned to and click "Assign User".

Please Note: The team member you assign to the certificate to must first have a Certificate Hero account.

Assign User   ✕

Nicole Vandgrift: nvandgrift@certificatehero.com   ✕

CANCEL   ASSIGN USER
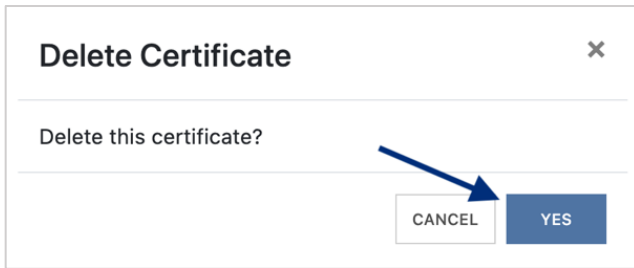
Deleting a Certificate in Progress

If a certificate is no longer needed prior to issuance, click "Delete".

| Certificate Editor | ASSIGN | DELETE | SAVE AS TEMPLATE | SAVE | REVIEW |
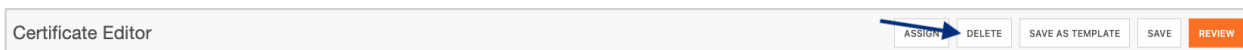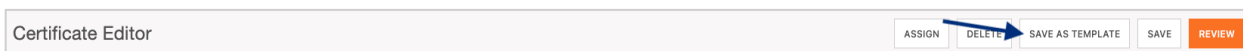
The system will prompt you to confirm if you wish to delete. Click "Yes" to proceed with the deletion.
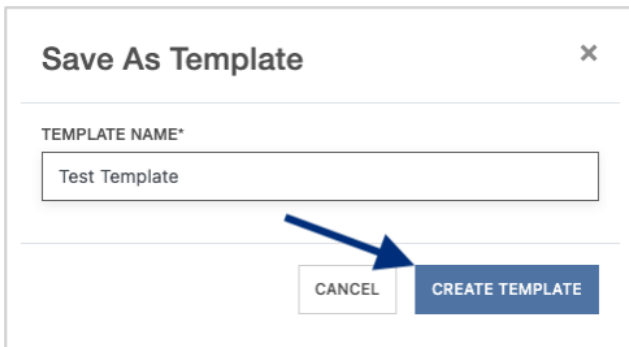
Saving as a Certificate Template

To save the certificate details you just created as a certificate template for future use, click "Save as Template".
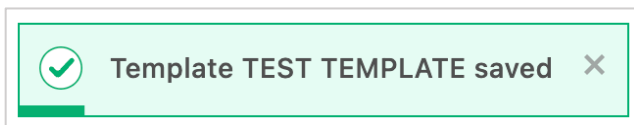
Enter a name for the new certificate template and click "Create Template".

Once saved, you'll receive confirmation on the upper right corner that your template has been saved. You can proceed with your current certificate issuance.
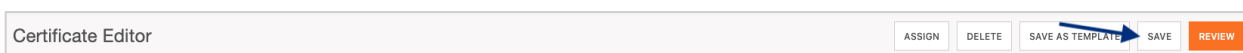
Saving Certificate for Later

To save the certificate to come back to work on later, click "Save".

Please Note: You can save the certificate at any point within the process.

You will be brought back to the Certificate Manager where you can find your saved certificate. The Actions menu will show you the options you can take with the saved certificate. To pick up where you left off, click "Edit".

	CREATED	STATUS	CERT #	ISSUED	NAMED INSURED	HOLDER	SUMMARY	ACORD FORM	ENDORSEME...	ACTIONS
☑	Dec 29, 2023	IN PROGRESS	4581613	—	TEST NAMED INS...	TEST HOLDER	AUTO, GL, UMB, ...	25	0	× ∨

View
Edit
Delete

Reviewing the Certificate

To preview the certificate and prepare for distribution, click "Review".

Certificate Editor   ASSIGN   DELETE   SAVE AS TEMPLATE   SAVE   REVIEW

From here, you can review the certificate you just created and prepare for distribution via email/fax.

Email the Certificate

To email the certificate, you will:
- Enter the destination email address(es).
- Enter the email subject line.
- Enter any verbiage needed for the email body.
- Mark whether the certificate needs to be deactivated after issuance.

Please Note: There is a language library available for certificate email distribution. Please refer to the Description of Operations **Language Library** to review how to utilize the tool.

Fax the Certificate
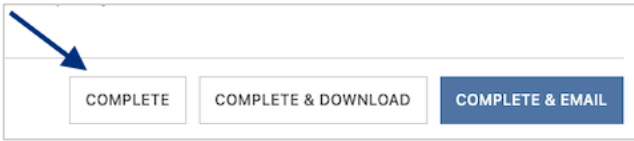
To fax the certificate, you will:
- Enter the destination fax number and contact name.
- Enter the fax subject.
- Enter any fax verbiage.
- Mark whether the certificate needs to be deactivated after issuance.

Certificate Issuance

"Complete" will issue the certificate without distribution and without downloading a copy.

"Complete & Download" will issue the certificate without distribution and will download a PDF copy.

"Complete & Email" will issue the certificate and distribute per your email distribution instructions.

"Complete & Fax" will issue the certificate and distribute per your fax distribution instructions.

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