



## Navigating Certificate of Insurance Requirements for Vendor Representatives

**In order to meet the credentialing requirements of the healthcare facilities they serve, Healthcare Industry Representatives (HCIRs) may be required to obtain a Certificate of Liability Insurance as part of the credentialing process.**

GHX, with its extensive network of over 9,000 healthcare locations, has compiled a list of frequently asked questions to assist HCIRs in gaining a better understanding of Certificates of Liability and how they can fulfil this requirement.

# Key Considerations and Frequently Asked Questions

## What is a Certificate of Liability Insurance?<sup>1,2</sup>

A certificate of insurance is a document that provides policy details on your liability insurance coverage, providing proof that you possess professional liability insurance, general liability insurance, or a business owners' policy.

This document typically includes information such as the types and limits of coverage, the insurance company that issued the policy, your policy number, the named insured, and the policy's effective date.

## Who within in my organization can provide assistance with the Certificate of Insurance?

Usually, Human Resources or a Credentialing Administrator can assist or direct you to the appropriate personnel. If you're using **GHX Credentialing Managed Service**, you can reach out to your GHX Customer Success Manager for assistance.

### Who are the 'Insured' and 'Additional Insured'?<sup>2</sup>

- 1 The 'Insured' is the company named on the certificate of insurance covered under the policy and limits provided.

An 'Additional Insured' is a person or entity, other than the company named insured, covered under the insurance policy.

- 2 This section is most often used to detail additional lines of coverage such as named subsidiaries or affiliates, and independent manufacturer's representatives.

### What if I am named as the 'Certificate Holder', but not listed as an 'Additional Insured'?

- 3 If you are a distributor, affiliate, subsidiary, or independent representative, and the Certificate of Liability designates you or your company as the 'Certificate Holder', it may be necessary for you to be listed as an 'Additional Insured'. Please review the requirements of the healthcare facility.

### Do Certificates of Insurance expire?

Yes, Certificates of Insurance have expiration dates.

Expired Certificates of Insurance can lead to noncompliance, which in turn can result in being denied access to a healthcare location.

- 4 Different lines of policy coverage may expire on different dates. Please refer to the policy expiration date columns to confirm your coverage is up to date.

### Where can I find information about the minimum coverage requirements?

- 6 The liability coverage limits should meet the minimum coverage requirements of the healthcare facility. For additional information, please refer to the insurance requirement instructions in your Vendormate profile by selecting the requirement name on the 'My Credentials' page.

### What are some of the commonly required lines of coverage?

- 7 Commercial General Liability
- 8 Completed Products
- 9 Workers Compensation & Employers' Liability

