ALABAMA DEPARTMENT OF INSURANCE
ADMINISTRATIVE CODE

CHAPTER 482-1-062
GENERAL PROPERTY/CASUALTY BINDERS, CERTIFICATES OF INSURANCE OR INDEMNITY AGREEMENTS

482-1-062-.03 Requirement.

(1) As used in this rule, a "certificate of insurance" is an instrument, however titled and in any format, which provides summary information about an insurance policy or evidence of the existence of insurance coverage in specified amounts and with specified terms, conditions, and limitations.

(2) Certificate forms shall not be filed with the Commissioner. A person shall not represent or imply that a certificate form has been approved or required by the Commissioner or the Department.

(3) No person may prepare, issue request, or require a certificate of insurance which purports to affirmatively or negatively amend, extend or alter the coverage provided by an insurer's approved policy forms and endorsements.

(4) Each certificate or memorandum of property or casualty insurance when issued to any person other than the policyholder shall contain the following or similar statement: "This certificate or memorandum of insurance neither affirmatively nor negatively amends, extends, or alters the coverage afforded by policy number _____ issued by _____."

(5) No certificate of insurance shall contain references to construction or service contracts or insurance requirements for the purpose of amending coverage afforded by the policies to which the certificate makes reference. No certificate of insurance may be used to amend, extend, restrict or alter coverage afforded by the policies to which the certificate of insurance makes reference.

(6) No licensed insurer or its producer licensed to do business in Alabama shall have the authority to issue an "Agent's Opinion Letter" or any other correspondence purporting an insurance policy provides coverages which the policy does not provide.

Author: Commissioner of Insurance
Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-14-8, et seq.
History: **New Rule:** Filed February 28, 1977; effective March 10, 1977. **Amended:** Filed May 25, 2004; effective June 5, 2004. Filed with LRS May 26, 2004. Rule is not subject to the Alabama Administrative Procedure Act. **Amended:** Filed August 6, 2014;

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