



Must be on an
Acord document

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME:	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
INSURED	E-MAIL ADDRESS:	
	PRODUCER CUSTOMER ID #:	
	INSURER(S) AFFORDING COVERAGE	
	NAIC #	
	INSURER A:	
	INSURER B:	
INSURER C:		
INSURER D:		
INSURER E:		
INSURER F:		

Insured must be the name of the agency. Not the name of the owner.

COVERAGES

CERTIFICATE NUMBER:

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 INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY						
	COMMERCIAL GENERAL LIABILITY	X					EACH OCCURRENCE \$
	CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						AGGREGATE (per occurrence) \$
							(per person) \$
							BODILY INJURY \$
							AGGREGATE \$
	GEN'L AGGREGATE LIMIT APPLIES PER:						EMP/OP AGG \$
	POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						\$
	AUTOMOBILE LIABILITY						
X	ANY AUTO	X					COMBINED SINGLE LIMIT (Ea accident) \$
X	ALL OWNED AUTOS						BODILY INJURY (Per person) \$
	SCHEDULED AUTOS						BODILY INJURY (Per accident) \$
X	HIRED AUTOS						PROPERTY DAMAGE (Per accident) \$
X	NON-OWNED AUTOS						\$
							\$
	UMBRELLA LIAB						EACH OCCURRENCE \$
	EXCESS LIAB						AGGREGATE \$
	DEDUCTIBLE						\$
	RETENTION \$						\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N	N/A				X WC STATUTORY LIMITS \$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. EACH ACCIDENT \$
							E.L. DISEASE - EA EMPLOYEE \$
							E.L. DISEASE - POLICY LIMIT \$
	Professional Liability						

Required occurrence minimum of \$1,000,000

Aggregate minimum \$2,000,000

Additional insured required for general and auto liability as indicated by X in this column

Required \$500,000

Minimum \$500,000

Required: \$1,000,000 ea claim & \$1,000,000 aggregate

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

CERTIFICATE HOLDER

CANCELLATION

Sedgwick County must be listed as a certificate holder and additional insured.

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

KANSAS WORKERS COMPENSATION REQUIREMENTS

Sole Proprietorship - For Sole Proprietors, payroll paid to owner and owner's family doesn't count towards the workers compensation payroll threshold. Once payroll costs reach over \$20,000 for non-family members, then workers compensation insurance is required and it covers all workers.

Limited Liability Corporation (LLC) – Wages to LLC members (i.e. individuals holding 3% or more ownership in the business) don't count towards the workers compensation payroll threshold but all other employees do count. Once payroll for employees other than members reaches \$20,000 or more, then workers compensation insurance is required. Members can then elect to be included in workers compensation coverage.

Corporation – Everyone that works for the corporation is an employee and this includes the owner; so, all payroll counts towards the workers compensation \$20,000 payroll threshold. Anyone who owns 10% or more of the corporation can elect to be taken out of workers compensation coverage but their salary would still count in the payroll calculation.

For more information or questions please contact Suzanne Fachs with the Kansas Department of Labor at (785) 296-7843