



Certificate Request Information

Primary Wording- This is a specific clause included in certain endorsements. It basically says: Should a claim arise due to work done by your company on behalf of another company (such as subcontractor work for a general contractor or work done for a property owner), your insurance will pay (up to its limits) before their insurance will begin to pay for any claims or damages.

Non-contributory Wording- This is a specific clause included in certain endorsements. It is normally used in conjunction with Primary Wording (together known as Primary & Non-Contributory Wording) and when combined say: Should a claim arise due to work done by your company on behalf of another company or for an owner, their insurance will not pay out to help cover the claim, even after your insurance has paid to its limits (Any remaining or additional judgment against you must be paid out-of-pocket).

Waiver of Subrogation- This is an additional endorsement used to exclude your client specifically from any possible recovery action for payments made by your insurance company.

Example: Particularly if you are a sub contractor and a general has asked you to name them as additional insured with primary wording and waiver of subrogation. When you list someone as an additional insured, that endorsement provides coverage for that entity or individual under your policy if they are sued because of your negligence. In addition they will be notified of any cancellation of your policy. In most cases the general will ask you to add primary wording and waiver of subrogation. Primary wording makes your insurance the primary insurance for the general themselves. Waiver of subrogation means that your insurance company cannot subrogate back against the general for their negligence.

CG20 10 11 85- This endorsement is used to cover completed operations (often referred to as “your work”) previously performed for that specific client. This includes work completed previous to the current policy’s coverage. Many clients will request the ‘11/85’ even if you have never worked for them, often because someone else has incorrectly told them that they need it.

**Note: This endorsement is mainly used for commercial jobs or heavily commercial contractors. There are many (equivalent or substitute) versions of this endorsement that exist, but the only real variance is the way the wording itself is drafted. This endorsement is rarely—if ever—used for residential work.*

Ongoing Operations- This endorsement is used to cover work that is in progress during the policy’s effective dates or is planned to begin during the policy period. The coverage provided under this endorsement ceases at the policy’s expiration. Does not include completed operations (“your work”). In fact, completed operations are often specifically excluded from this endorsement’s coverage.

**Note: Can be used in conjunction with 11/85 equivalent to cover ongoing and completed operations.*