



CERTIFICATE  
**HERO**<sup>®</sup>

Guardrails

## Table of Contents

NON-COMPLIANT COVERAGES .....	2
Part 1 .....	3
Part 2 .....	4
LIMITS REFERENCED ON THE ACORD FORM .....	5
ENDORSEMENTS .....	6
RENEWALS .....	7

# Non-Compliant Coverages

Within the “Requirements” tab, we’ll find the first guardrail we’ll cover: **Non-Compliant Coverages**, which we will split into two parts.

A non-compliant coverage means that at least one coverage within that line of business is not compliant with the contract. This guardrail will be present when uploading a contract or copying and pasting insurance clause into Certificate Hero.

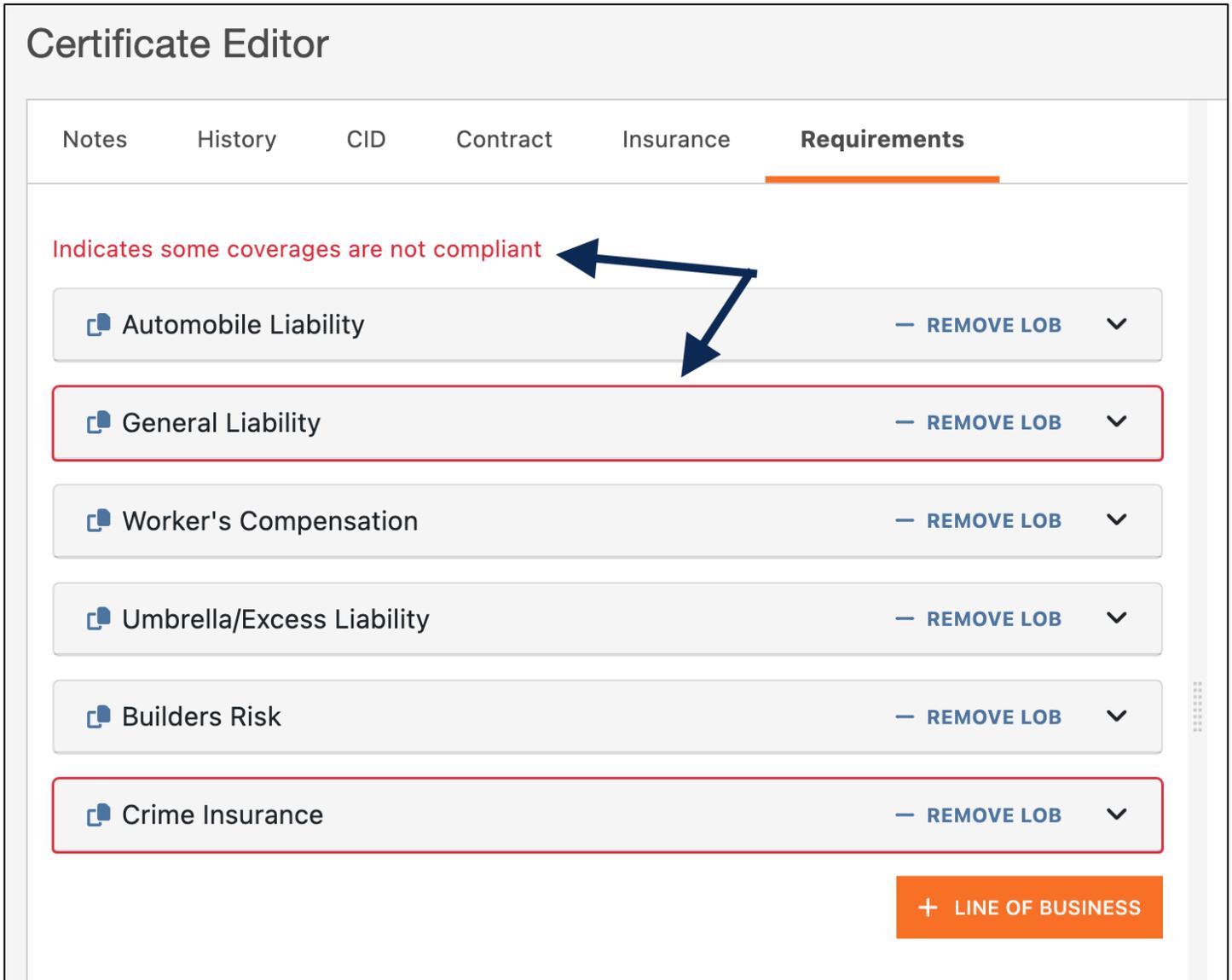
## Certificate Editor

Notes   History   CID   Contract   Insurance   **Requirements**

Indicates some coverages are not compliant

- Automobile Liability — REMOVE LOB
- General Liability — REMOVE LOB**
- Worker's Compensation — REMOVE LOB
- Umbrella/Excess Liability — REMOVE LOB
- Builders Risk — REMOVE LOB
- Crime Insurance — REMOVE LOB**

+ LINE OF BUSINESS

The screenshot shows the 'Requirements' tab in the Certificate Editor. A red text label 'Indicates some coverages are not compliant' has two blue arrows pointing to the 'General Liability' and 'Crime Insurance' rows. These two rows are highlighted with red borders. Each row contains a coverage name, a 'REMOVE LOB' button, and a dropdown arrow. At the bottom right, there is an orange button labeled '+ LINE OF BUSINESS'. The tabs at the top are 'Notes', 'History', 'CID', 'Contract', 'Insurance', and 'Requirements'.

# Part 1

Certificate Hero will only populate onto the ACORD form **limits the insured *actually* carries, according to the Agency Management System.**

If the contract or insurance clause requires limits *higher* than the insured carries, Certificate Hero will only populate up to the amount the insured carries.

Requirements Grid:

General Liability <span style="float: right;">- REMOVE LOB ^</span>				
Commercial general liability insurance in an amount not less than 2000000 per occurrence and 4000000... <a href="#">Show More</a>				
REQUIREMENT	CONTRACT	COVERAGE	COMPLIANT	ACTIONS
Waiver of Subrogation - Blanket	SPECIFIED	SPECIFIED	YES	...
Additional Insured	SPECIFIED	NO COVERAGE	NO	...
Additional Insured Blanket Completed Operations	SPECIFIED	SPECIFIED	YES	...
Additional Insured Blanket Ongoing Operations	SPECIFIED	SPECIFIED	YES	...
Each Occurrence Limit	\$2,000,000	\$1,000,000	NO	...
General Aggregate Limit	\$4,000,000	\$2,000,000	NO	...
<a href="#">ADD COVERAGE</a>				

What populated on the ACORD form:

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS			
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY			<b>Add Policy</b>  GL9120	09-01-2020	09-01-2021	EACH OCCURRENCE			
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						\$ 1,000,000			
							DAMAGE TO RENTED PREMISES (Per occurrence)			
							\$ 50,000			
							MED EXP (Any one person)			
							\$ 5,000			
							PERSONAL & ADV INJURY			
							\$ 1,000,000			
GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE				
<input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						\$ 2,000,000				
OTHER:						PRODUCTS - COMP/OP AGG				
						\$ 2,000,000				
						\$				

## Part 2

If the insured *does not* carry a coverage required within an uploaded contract or insurance clause, the system will *not* populate the policy onto the ACORD form.

For example, if an uploaded contract states that the certificate must reference Crime insurance, and the insured does not carry crime insurance, Certificate Hero will not populate the policy on the ACORD form. This is confirmed by our integration with an agency's AMS.

Crime Insurance — REMOVE LOB ^

Crime coverage will be required on this project the following crime coverages are required for this project computer fraud limit of 1000000 will be required with a computer fraud deductible of 10000. Certificates of insuranc [Show Less](#)

REQUIREMENT	CONTRACT	COVERAGE	COMPLIANT	ACTIONS
Computer Fraud Limit	\$1,000,000	NO COVERAGE	NO	...
Computer Fraud Deductible	\$10,000	NO COVERAGE	NO	...

[ADD COVERAGE](#)

[Back to Top](#)

## Limits Referenced on the ACORD Form

After uploading a contract or insurance clause, while editing or reviewing a policy within Certificate Hero, we'll encounter the second guardrail we'll cover: **You can never show limits on a certificate that are *higher than what the insured actually carries*.**

If the contract or insurance clause requires limits higher than the insured carries, a user will not be able to enter values that are higher than the insured carries. Certificate Hero will revert the higher limit back to the AMS value. However, the system will allow a user to enter limits that are lower than the insured carries, if applicable.

### The Insured's Limit:

EACH OCCURRENCE LIMIT	AMS Value: 1,000,000
	<input type="text" value="1,000,000"/>

### Limits less than what the insured carries are allowed to be referenced:

EACH OCCURRENCE LIMIT	AMS Value: 1,000,000
	<input type="text" value="500,000"/> ✓

### Limits higher than the insured carries cannot be referenced:

The system will override the higher limits, reverting it back to the insured's limit.

EACH OCCURRENCE LIMIT	AMS Value: 1,000,000
	<input type="text" value="2,000,000"/>

# Endorsements

After uploading a contract or insurance clause, while adding or reviewing the endorsements, we'll encounter the third guardrail we'll cover: **You cannot add an endorsement for a policy that is not referenced on a certificate of insurance.**

In the example below, an endorsement for the Boiler and Machinery policy is referenced, but grayed out, and the user cannot select it. This is because this policy is not referenced on the certificate.

The screenshot displays an endorsement selection interface. At the top, the word "ENDORSEMENT" is visible. Below it, there are two main sections: "UNSELECTED:" and "SELECTED:".

**UNSELECTED:**

- 2021 Boiler and Machinery BM09... VIEW +
- 2020 CGD316 02-19 WOS Blanke... VIEW +
- 2020 CGD604 02-19 OnComps A... VIEW +

**SELECTED:**

- = 2020 8-E-2676 07-11 AI WOS ... VIEW -
- = 2020 CG 24 04 05 09 Sample ... VIEW -

A black tooltip with white text is positioned over the first item in the "UNSELECTED" list, stating: "Cannot attach endorsement because BM BM09012021 is not displayed on certificate".

At the bottom of the interface, there is a "CANCEL" button, a "Show Expired?" checkbox (checked), a "+ CREATE ENDORSEMENT" button, and an "ATTACH" button. Below the "ATTACH" button, the text "INSURER(S) AFFORDING COVERAGE" is visible.

# Renewals

While working through the step-by-step renewal flow, we'll encounter the final guardrail we'll cover: **If any changes made within the AMS were captured by Certificate Hero that need to be addressed during the renewal, the system will bring attention to these lines of business.**

According to what was entered in the AMS for a renewal policy, due to Certificate Hero's AMS integration, the system will pick up on the changes and the "Processed" column will contain a **red X** to bring to our attention to the change.

We'll need to resolve any captured changes before we can click "Next" to proceed with the renewal. To view and determine the next step, we'll click the "Edit" button on the far right.

Renew LOB Profiles

Any LOB profiles tied to policies that were mapped in the previous step can be renamed, replaced, or edited.

Search 3 profiles FILTER TOGGLE COLUMNS

NAME	PRIOR POLICY	LOB SYMBOL	ACORD FORM	LOB TYPE NAME	PROCESSED	RENEWAL POLI...	CERTS	LINK NEW LOB
2020 GL (1)	20-21 GL	GL	25	General Liability	X	21-22 GL	12	2021 GL (1) EDIT
2020 CUB (1)	20-21 CUB	UMB	25	Umbrella/Exces...	X	21-22 CUB	10	2021 CUB (1) EDIT
2020 WC (1)	20-21 WC	WC	25	Worker's Comp...	X	21-22 WC	11	2021 WC (1) EDIT

Within the LOB Profile screen, we can decide how they would like to proceed with any issues indicated and click "Confirm" when resolved.

Edit LOB Profile

Some differences have been detected between the values attached to the new policy in the AMS, and the values in the LOB Profile.

Please confirm changes:

Coverage	AMS Value	LOB Profile Value	Revert?
Each Occurrence Limit	\$ 2,000,000	1,000,000	Revert
General Aggregate Limit	\$ 4,000,000	2,000,000	Revert
Personal & Advertising Limit	\$ 2,000,000	1,000,000	Revert
Products - Comp/Op Aggregate Limit	\$ 4,000,000	2,000,000	Revert

CANCEL CONFIRM

After resolving any captured changes, we'll be brought back to the Profiles step within the renewal flow and can now proceed to the next renewal step by clicking "Next".

Renew LOB Profiles

Any LOB profiles tied to policies that were mapped in the previous step can be renamed, replaced, or edited.

Search 3 profiles FILTER TOGGLE COLUMNS

NAME	PRIOR POLICY	LOB SYMBOL	ACORD FORM	LOB TYPE NAME	PROCESSED	RENEWAL POLI...	CERTS	LINK NEW LOB
2020 GL (1)	20-21 GL	GL	25	General Liability	✓	21-22 GL	12	2021 GL (1) EDIT
2020 CUB (1)	20-21 CUB	UMB	25	Umbrella/Exces...	✓	21-22 CUB	10	2021 CUB (1) EDIT
2020 WC (1)	20-21 WC	WC	25	Worker's Comp...	✓	21-22 WC	11	2021 WC (1) EDIT

Similar red X indications will be present throughout the steps if anything else needs your attention.