

Explanation of Sample UIIA Acord 22 Certificate
(See Sample Acord Certificate)

1. Full name and address of the insurance agency.
2. Insurance Agent contact information, including agent's name, phone, fax and e-mail.
3. Name of Insured including address.
4. Insurance Company Information
 - a) Full Name of Insurance companies provided on the certificate.
 - b) NAIC Number. This number can be obtained from the Best Key Rating Guide. The certificate will not be accepted without the NAIC number.
 - c) Best Rating of the Insurance Company.
5. Corresponding letter of insurance company that applies to the coverage listed.
6. Additional Insured Designation Box – Agent may indicate with an “X” in this box, next to the appropriate coverage, that a person or organization listed on the certificate is additional insured. **Please note the insurance agent in addition to placing an “X” in this Additional Insured box, must also state under the description that the person or organization is additional insured. The Additional Insured must be for the participating UIIA Equipment Provider and not the UIIA. The UIIA is only the certificate holder and does not require to be named additional insured.**
7. Policy numbers of coverages shown on certificate.
8. Effective date of coverages shown on certificate.
9. Expiration date of coverages shown on certificate.
10. Type of auto policy shown on the certificate. This box must be marked either **Any Auto, Scheduled and Hired or All Owned and Hired. We cannot accept an auto policy that is marked Scheduled Only or All Owned Only.**
11. **General Liability** limits – Motor Carriers must maintain a commercial general liability policy with a limit of at least one million per occurrence. No portion of this policy can be self insured.
12. **Auto Liability** limits – Motor Carriers must maintain a commercial auto liability policy with a limit of a least one million combined single limit.
13. **Cargo** – The new UIIA Acord 22 form now has a designated box to show cargo coverage. The limit per vehicle is required.
14. **Cargo Deductible** – The new UIIA Acord 22 form now has a designated box to show the deductible for cargo.
15. **Trailer Interchange/Physical Damage** – The new UIIA Acord 22 now has a designated box to show trailer interchange. The limit per trailer is required.
16. **Trailer Interchange Deductible** – The new UIIA Acord 22 now has a designated box to show the deductible for trailer interchange.
17. If an excess policy is shown on the certificate, you must specify on the certificate what coverages are covered under this excess policy.
18. **Workers Compensation/Employers Liability** – Certain UIIA Equipment Providers require that Motor Carriers maintain workers compensation and/or Employer's Liability.
19. **The new UIIA Acord 22 Form contains the specific language under the Description of Operations regarding the Truckers Uniform Intermodal Interchange Endorsement and the additional insureds. INSURANCE AGENTS MUST CHECK THE BOX TO THE RIGHT OF THE LANGUAGE TO CONFIRM THAT IT APPLIES TO THE INSURANCE INFORMATION BEING PROVIDED.**

20. **Thirty Day Advance Notice of Cancellation box** – This is a new box that has been added to the UIIA Acord form. The UII Agreement requires that 30 days advance notice of cancellation be provided on insurance policies. Insurance Agents must check this box to confirm that the appropriate notice of cancellation is provided in accordance with the terms of the UIIA. Failure to check the box will result in a delay in your insured's account being updated as the certificate will not be accepted.
21. **All certificates of insurance must be signed by an authorized insurance representative before being accepted.**

22. Equipment Provider Checklist

- a) All Equipment Providers with whom the insured does business or intends to business will need to be checked off on the Equipment Provider Checklist.
- b) The insured's company name, address, phone and fax must be provided.
- c) Equipment Provider checklist must be signed by an authorized representative of the insurance agency.

COVERAGES AND ENDORSEMENTS LISTED ON THE CERTIFICATE

GENERAL LIABILITY — 1 million per occurrence must be shown on the certificate and no portion of the policy can be self insured.

AUTO LIABILITY — 1 Million combined single limit must be shown on the certificate.

CARGO LIABILITY — Limit per vehicle must be shown on the certificate in addition to any deductible applicable to the policy.

TRAILER INTERCHANGE PHYSICAL DAMAGE — This coverage must be worded on the certificate as trailer interchange physical damage and a limit per trailer must be shown in addition to any deductible applicable to the policy.

WORKERS COMPENSATION/EMPLOYER'S LIABILITY — Show this coverage on the certificate if applicable.

EXCESS POLICIES – If excess policies provided on certificate, agent must specify to what coverages these policies apply.

TRUCKER'S UNIFORM INTERMODAL INTERCHANGE ENDORSEMENT AND ADDITIONAL INSUREDS— The check box under the description of operation must be checked to confirm that the **UIIE-1 or CA23-17 equivalent** is part of the auto liability policy and that the Equipment Providers on the Equipment Provider Checklist are additional insured on the auto, general and trailer interchange where applicable.

EXCLUSIONS - All applicable exclusionary endorsements that result in limiting or restricting the policies should be included and/or noted when submitting the certificate of insurance and will require approval from the individual Equipment Providers with whom your insured wishes to do business.

CANADIAN FUNDS - Limits provided in Canadian Funds must be equivalent to the limits for each Equipment Provider your insured does business with which are shown in the instructions in US Funds.

Acceptable Additional Insured Wording on the Certificate

The UIIA Acord 22 form was specifically designed and developed for use by insurance agents providing information on behalf of UIIA Motor Carriers. It has the additional insured language pre-printed on certificate and just requires agent to check box to the left hand-side of language and include completed Equipment Provider Checklist. All agents are encouraged to utilize this UIIA specific Acord form.

For agents not utilizing the UIIA Acord 22 form, the following wording is acceptable when stated on the certificate of insurance:

- * **The attached list of providers are additional insured in regards to auto liability. Those providers with (*) are additional insured on general liability and those with (***) are additional insured on trailer interchange.**

The following wording for a blanket additional insured endorsement will be accepted:

All water/rail carriers and leasing companies, participating in the UIIA, are named additional insured on auto, general and trailer interchange where required by written contract.

or

Any person or organization that the insured is under a signed contract with, are named additional insured in regards to auto, general and trailer interchange.

ONLY ONE ACORD CERTIFICATE OF INSURANCE NAMING THE EQUIPMENT PROVIDERS WITH WHOM YOUR INSURED DOES BUSINESS IS REQUIRED. Multiple certificates may result in a delay in data entry, which could affect the Motor Carrier's ability to transact business in a timely manner.