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Bulletin 10-01

DATE: January 13, 2010
TO: All Property Casualty Insurers & Agents
FROM: Merle Scheiber, Director
RE: Certificates of Insurance/Evidence of Insurance

The Division has worked diligently with agency management system vendors to implement the changes to Acord certificates of insurance required by bulletins, [09-05](#) & [09-06](#). However, the vendors have been unable to implement the changes in the software in a manner that is available and usable for all licensees by January 15, 2010.

The prior versions of certificates of insurance contained cancellation language that stated the insurer would endeavor to provide notice to the certificateholder upon cancellation. Any certificate of insurance containing this language or language that requires notice to the certificateholder is not permissible **unless the notice is specifically provided for in the policy.**

An agent/agency can comply with these [bulletins](#) by any of the following methods:

1. Using the most recent Acord 24 (2009-09) and Acord 25 (2009-09) forms
2. Using the Division's certificate of insurance forms (COPI-01-10, COLI-01-10) found at http://dlr.sd.gov/insurance/producers/certificates_of_insurance.aspx (updated 01-26-12 to reflect current link)
3. Including the following language in the existing certificates of insurance forms with cancellation promises, guarantees, or implications:
"The cancellation portion of this certificate is left blank and no notice other than that provided by the policy is guaranteed, promised, or implied from the issuance of this certificate."

This bulletin also applies to evidences of insurance for personal property and commercial property coverages with similar cancellation language.