



Certificate of Insurance User Guide



Managing certificates of insurance and
configuring automatic notifications

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Overview

Certificate of Insurance (COI) tracking is a vital risk-management activity. Without an efficient process and visibility into this critical area you may needlessly expose yourself and your insurer to potential liability.

The COI Module reduces liability exposure by ensuring that all vendors and tenants are properly insured and have current certificates of insurance on file. Using Building Engines to manage your COIs eliminates paper-based processes through an easy-to-use system and automated management process.

Notifications and Messaging

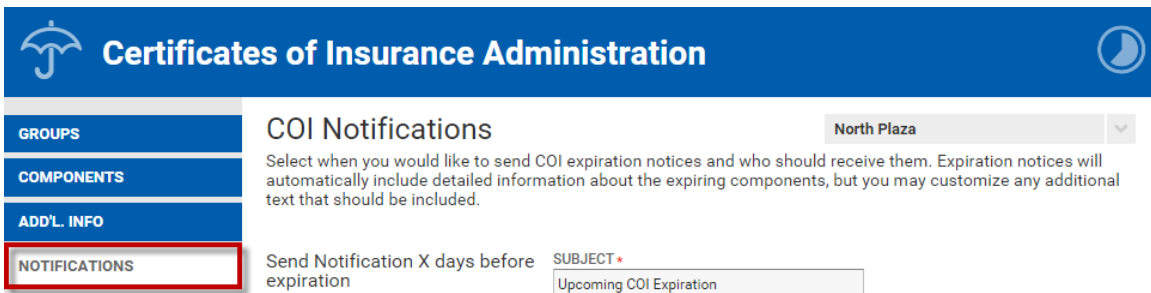
The notifications and messaging functionalities allow you to configure automatic, interval-specific, notifications at the building level. While automatic notifications are not required, it is highly recommended that you establish a notification protocol before entering your tenant and vendor COIs. This section describes the process of setting up automatic notifications and sending expiration notices.

Setting up Automatic Notifications

Automatic notifications can be configured to notify the tenant, vendor, and/or group of internal contacts at 10, 30, or 60 days prior to the expiration of a COI. This section describes the process of setting up an automatic expiration notification.

To configure an automatic expiration notification:

1. Click **Go To > Certificate of Insurance > COI Admin.**
2. Click the **Notifications** tab.



3. Select a property and the days prior to COI expiration that you want the system to notify the recipient.

4. Select the employee **GROUP** you want to notify.

*Note: To manage group members, click **Edit Group**.*

Name	End Date	Amount
Example Name	01/01/2020	\$1,000,000
Expiring Name	01/01/2010	\$9,000,000

5. (Optional) If you want the notification to go to the tenant and/or vendor, select that option for each notification increment.
6. (Optional) Edit the **SUBJECT** and **ADDITIONAL MESSAGE** fields if you prefer to send a customized message.
7. Click **SAVE** to finish the notification configuration.

Sending an Expiration Notice

The COI Module allows you to manually send COI expiration notifications directly from the COI record. This section describes the process of sending an expiration notice to a tenant or vendor from the expired COI.

To send an expiration notice:

1. Click **Go To > Certificate of Insurance > COI Dashboard**.
2. Use the **SEARCH** button and/or filters to locate the COI.

- Click the COI **NAME** to access the expired COI.

*Note: Expired COIs are denoted in the **STATUS** column with a red colored umbrella icon.*

SEARCH	DEFAULT VIEW	Save View	ACTIONS	SHARE	EXPORT							
NAME	STATUS	TYPE	PROPERTY	TENANT	VENDOR	DATE CRE...	CREATED ...	LAST UPD...	EFFECTIVE...	EXPIRES	FACILITY ...	VENDOR I
Filter	Filter	Filter	Filter	Filter	Filter	Filter	Filter	Filter	Filter	Filter	Filter	Filter
FedEx COI		Tenant	North Pl...	FedEx		04/03/2...	Carl Dahl	04/03/2...	04/01/2...	04/01/2...	n/a	
JJ COI		Tenant	North Pl...	Johnson ...		02/25/2...	Carl Dahl	02/25/2...	02/25/2...	02/25/2...	n/a	

- Hover over **SHARE** and click **Send Expiration Notice**. A new browser opens up with the messaging functionality.

North Plaza TYPE: Tenant RENEWAL HISTORY: N/A
 COMPANY: FedEx

EDIT COMPLIANCE
ADD COMMENT
RENEW
CLOSE
CANCEL
DELETE
SHARE

Send Message
Send Expiration ...

- (Optional) The **MESSAGE**, **SUBJECT** and **SENDER ALIAS** fields can be edited to your preference.
- Select your message recipients, and click **SEND**.

Note: Expiration notices contain a hyperlink that allows the recipient to upload a renewed copy of their COI into the system. When the attachment is uploaded, the application begins the framework for a renewed COI.

Compliance

Incorporating a compliance group into your COI workflow allows you to define the compliance standard for your portfolio. Once this standard has been implemented, you can quickly identify the necessary coverage amounts and components for a compliant COI.

If your portfolio of properties extends across multiple regions a single compliance group may not be adequate. To facilitate a different set of requirements you can create multiple compliance groups, each with their own set of coverage amounts and components, and then assign each building to the appropriate compliance group.

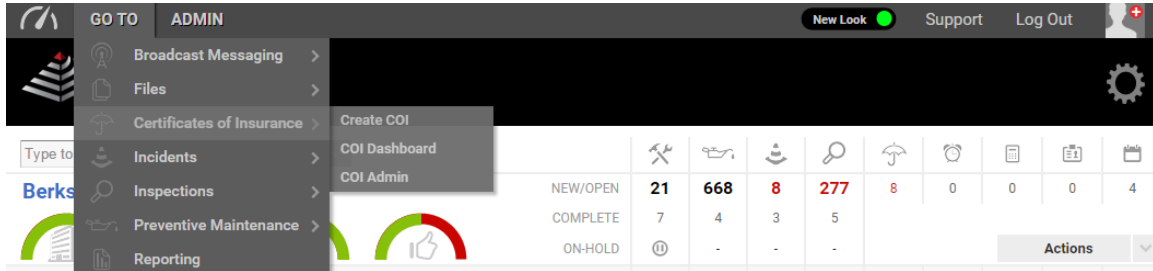
This section describes how to create COI compliance groups, define compliance requirements, and manage compliance exceptions.

Creating a Compliance Group

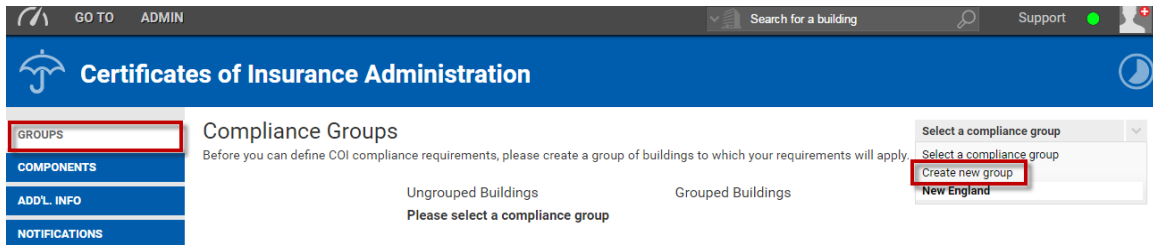
Buildings can be grouped by state, region, or compliance requirement. New COIs created in a building associated to a compliance group follow the setup that is configured for that group. This section describes the process for creating a compliance group.

To create a compliance group:

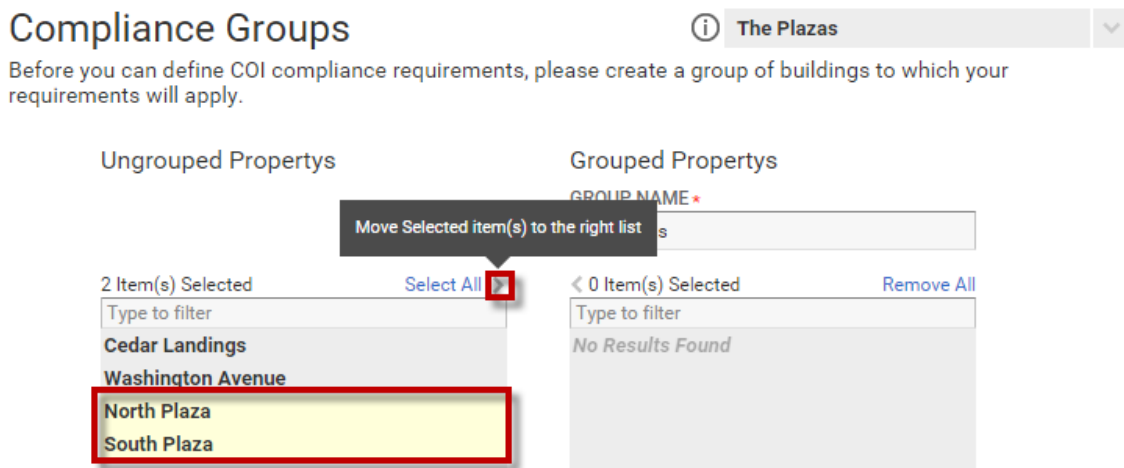
1. Click **Go To > Certificate of Insurance > COI Admin.**



2. Click the **GROUPS** tab.
3. Navigate to the **Select a compliance group field** and select **Create New Group.**



4. Enter a **GROUP NAME.**
5. Click and highlight the buildings that you want to add to the compliance group and click the **>** icon.



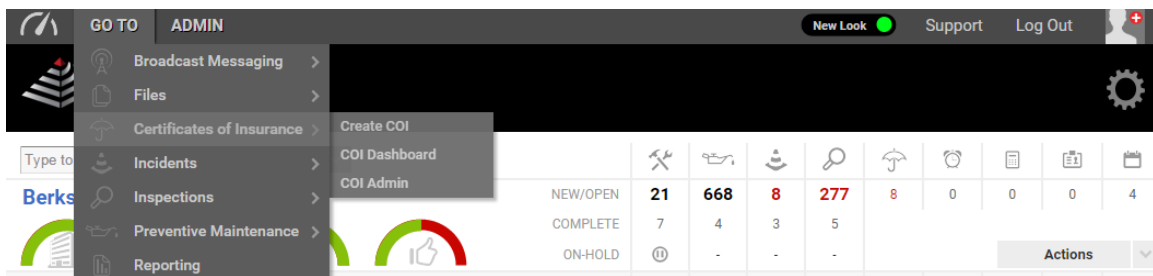
6. Click **SAVE**.

Standardizing Compliance Group Components

After a compliance group is created you must define the minimum coverage amount for each component. Optionally, you can define minimum coverage amounts for your tenants which differ from your vendors. Although COIs that do not meet the minimum coverage amount can be entered, they are marked in the system as non-compliant. This section describes the process of standardizing a compliance group.

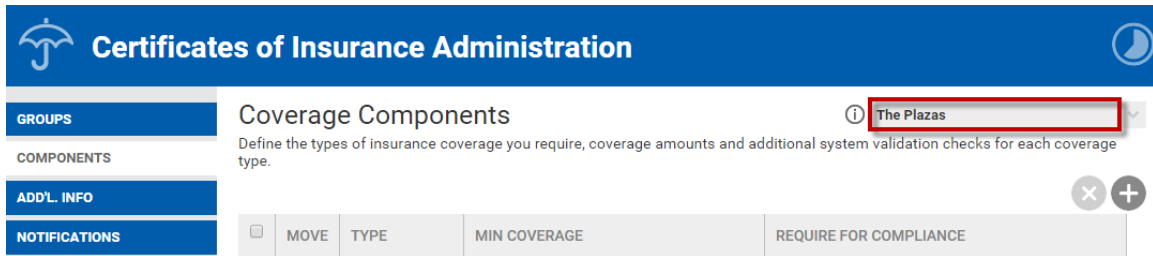
To standardize a compliance group:

1. Click **Go To > Certificate of Insurance > COI Admin**.



2. Click the **COMPONENTS** tab.

3. Select a **Compliance Group**.



4. Configure the template to represent the order and type of component, minimum coverage amount, and if there must be additional information added. Coverage components can be moved up and down by clicking on the component and doing a drag and drop. To add additional components, click **+**.

- **TYPE:** Enter the coverage component name.
- **MIN COVERAGE:** Enter the minimum coverage amount for both tenant and vendor COIs.

- REQUIRE FOR COMPLIANCE:** Select the box which corresponds to the data you want added to each COI.

*Note: The **Insurer** option is integrated with the A.M. Best Ratings. Insurers who do not meet the current A.M. Best Rating are flagged as non-compliant.*

Coverage Components The Plazas

Define the types of insurance coverage you require, coverage amounts and additional system validation checks for each coverage type.

MOVE	TYPE	MIN COVERAGE	REQUIRE FOR COMPLIANCE
<input type="checkbox"/>	General Liability	VENDOR <input type="text" value="2000000"/> TENANT <input type="text" value="1000000"/>	<input type="checkbox"/> Additional Insured <input type="checkbox"/> Policy Number <input checked="" type="checkbox"/> Insurer Min Rating <input type="text" value="none"/> Min FSC Rating <input type="text" value="none"/>
<input type="checkbox"/>	Automobile Liab	VENDOR <input type="text" value="2000000"/> TENANT <input type="text" value="1000000"/>	<input type="checkbox"/> Additional Insured <input type="checkbox"/> Policy Number <input type="checkbox"/> Insurer

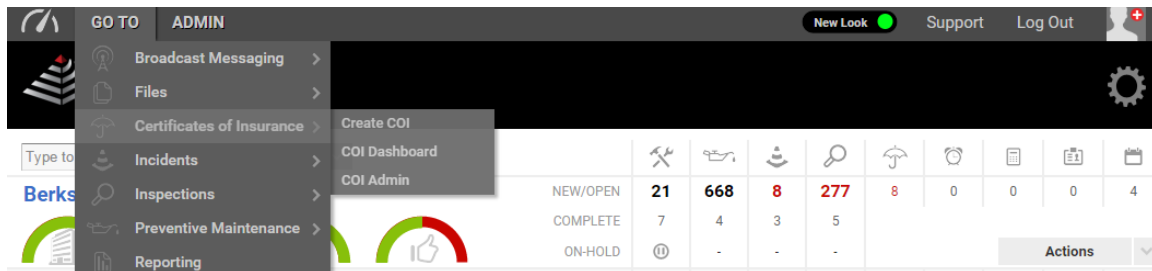
- (Optional) Click **+** to add or **x** to delete components.
- Click **SAVE**.

Adding Additional Compliance Questions

The Additional Info tab allows you to create an additional layer of compliance verification through the use of a compliance check and/or custom question(s). This section describes the process of implementing a compliance check and an optional custom compliance question.

To create a compliance check and question:

- Click **Go To > Certificate of Insurance > COI Admin**.





- Click the **ADD'L. INFO** tab.

3. Select a **Compliance Group**.

Compliance Questions (i) The Plazas ▼

Define any additional validation checks, not covered at the component level, to be required for certificate compliance.

1		Verify the following for compliance	This is your default compliance question. Click edit to add checks to the compliance requirements
---	---	-------------------------------------	---

4. Click the pencil icon .
5. Enter your compliance question and the corresponding responses. The following is an example.

Customize Your Question and Responses (Multiple Answer Checkboxes)

ENTER YOUR QUESTION *

Verify the following for compliance

Responses

▼ ⊗

▲ ⊗

[Add Another Row](#)

SAVE
CANCEL

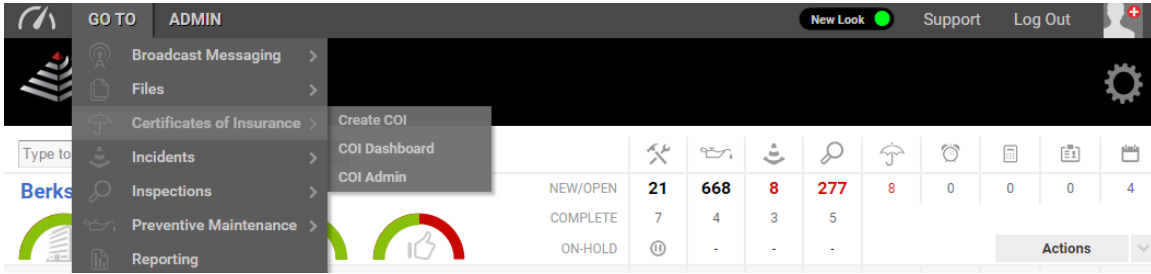
6. Click **SAVE**.
7. (Optional) To create a custom compliance question, enter your question in the **Customize Your Question and Responses** field.
8. Specify the **MAXIMUM CHARACTERS**.
9. (Optional) If required for compliance, click **Require for Compliance**.
10. Click **SAVE**.

Manually Overriding Compliance for a COI

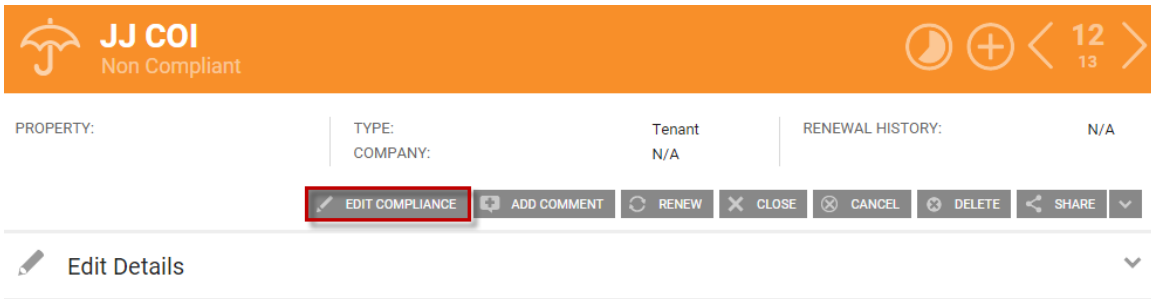
In some instances it may be necessary for you to override the compliance standard and mark a non-compliant COI as compliant. This section describes the process of marking a non-compliant COI as compliant.

To mark a non-compliant COI as compliant:

1. Click **Go To > Certificate of Insurance > COI Dashboard**.



2. Use the **SEARCH** button and/or filters to locate the COI.
3. Using the **NAME** column, click the hyperlinked COI name.
4. Click **EDIT COMPLIANCE**.



5. Click **Mark as Compliant**, provide an optional remark, and click **SAVE**.

Defining Coverage Standards at the Tenant Level


Compliance standards can be defined at the group and/or tenant level. If there is a compliance standard defined at the group level, creating an additional tenant level standard allows you to manage each tenant individually. Note that a group level compliance standard is not required when defining compliance standards at the tenant level. This section describes the process of defining coverage standards at the tenant level.

To define a tenant level coverage standard:

1. Click **Admin > Tenants > Companies**.
2. Use the **SEARCH** button and/or filters to locate the tenant company.
3. Using the **NAME** column, click the tenant company.



4. Hover over the **COI** tab and click **Configure COI Coverages**.

The screenshot shows the 'BE Building Services' interface for 'Berkshire Crossing'. On the left, a 'COMPANY' sidebar lists various options: EMPLOYEES, SUITES, LEASES, AFFILIATES, WORK ORDERS, COI, and FILES. The 'COI' option is selected, and a dropdown menu is open, highlighting 'Configure COI Coverages' with a red box. The main content area is divided into two sections: 'Company' and 'Invoice Contact and Address'. The 'Company' section includes fields for 'COMPANY NAME' (BE Building Services), 'BUILDING' (Berkshire Crossing), and 'FLOOR' (4). The 'Invoice Contact and Address' section includes fields for 'FIRST NAME', 'LAST NAME', 'EMAIL', and 'PHONE'.

5. Configure the template to represent the order and type of component, minimum coverage amount, and if there needs to be additional information added. Coverage components can be moved up and down by clicking on the component and doing a drag and drop. To add additional components, click .

- **TYPE:** Enter the coverage component name.
- **MIN COVERAGE:** Enter the minimum coverage amount for both tenant and vendor COIs.
- **REQUIRE FOR COMPLIANCE:** Select the box which corresponds to the data you want added to each COI.

*Note: The **Insurer** option is integrated with the A.M. Best Ratings. Insurers who do not meet the current A.M. Best Rating are flagged as non-compliant.*

6. (Optional) Click  to add or  to delete components.
7. (Optional) To add additional compliance questions, click **ADD'L INFO**. For more information on adding compliance questions, refer to the **Adding Additional Compliance Questions** section.
8. Click **SAVE**.

Managing Certificates of Insurance

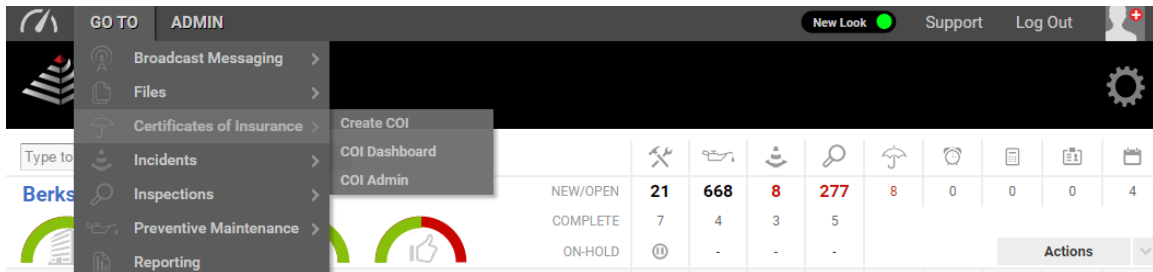
This section describes the functionality commonly associated with the day-to-day management of your certificates of insurance (COIs).

Creating a COI

Creating a COI record in the system allows you to manage a COI's compliance and effective dates. This section describes the process of creating a new COI.

To create a new COI:

1. Click **Go To > Certificate of Insurance > Create COI**.








2. Enter the COI **NAME**, **TYPE**, and **BUILDING**.

Note: Prior to entering COIs, Building Engines highly recommends that you select a naming convention. This minimizes confusion and adds conformity to your COI records.

After you select a **TYPE** and **BUILDING**, the **Coverage Components** grid appears. The configuration is displayed in the group or tenant level configuration (if either was previously configured).

- Use the provided fields to enter the COI information from the Accord form to the COI record.

 Coverage Components ✕ +

☐	TYPE / INSURER	EFFECTIVE DATE	AMOUNT	ADDITIONAL INFORMATION
	General Liability INSURER: <input type="text" value="Begin Typing"/> A.M. BEST: N/A	EFFECTIVE DATE: * <input type="text" value="04/07/2015"/>  END DATE: * <input type="text" value="04/06/2016"/> 	Min: \$1,000,000.00 \$ <input type="text"/>	POLICY NUM: <input type="text"/> ADD'L. INS.: <input type="text"/> <input type="checkbox"/> Subrogation Waived
	Automobile Liability INSURER: <input type="text" value="Begin Typing"/> A.M. BEST: N/A	EFFECTIVE DATE: * <input type="text" value="04/07/2015"/>  END DATE: * <input type="text" value="04/06/2016"/> 	Min: \$1,000,000.00 \$ <input type="text"/>	POLICY NUM: <input type="text"/> ADD'L. INS.: <input type="text"/> <input type="checkbox"/> Subrogation Waived

- (Optional) To upload a scanned copy of the COI form:
 - Click **UPLOAD FILES**.
 - Click **+ ADD FILES** and select the file from your computer, file directory, or thumb drive.
Note: You may add multiple files to a COI record.
- (Optional) If you must add additional component fields to the COI record, click the **+** located above the **ADDITIONAL INFORMATION** column.
- Click **SAVE** to finish or **SAVE AND SHARE** to save the COI record and email the file.

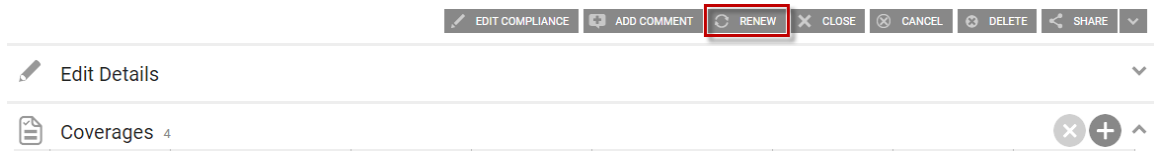
Renewing a COI

When a COI is renewed a new COI record is created and the expired COI record is closed out. This section describes the process of renewing a COI.

To renew a COI:

- Click **Go To > Certificate of Insurance > COI Dashboard**.
- Use the **SEARCH** button and/or filters to locate the expired COI.
- Using the **NAME** column, click the COI hyperlink.

4. Click **RENEW**.



5. Data from the expired COI record is prepopulated into the new COI fields. If any of the data is incorrect, edit as necessary.

6. (Optional) To upload a scanned copy of the COI form:

- a. Click **UPLOAD FILES**.
- b. Click **ADD FILES** and select the file from your computer, file directory, or thumb drive.

Note: You may add multiple files to a COI record.

7. (Optional) Click the **INTERNAL NOTES** field and enter your notes to add an internal-facing COI note,.

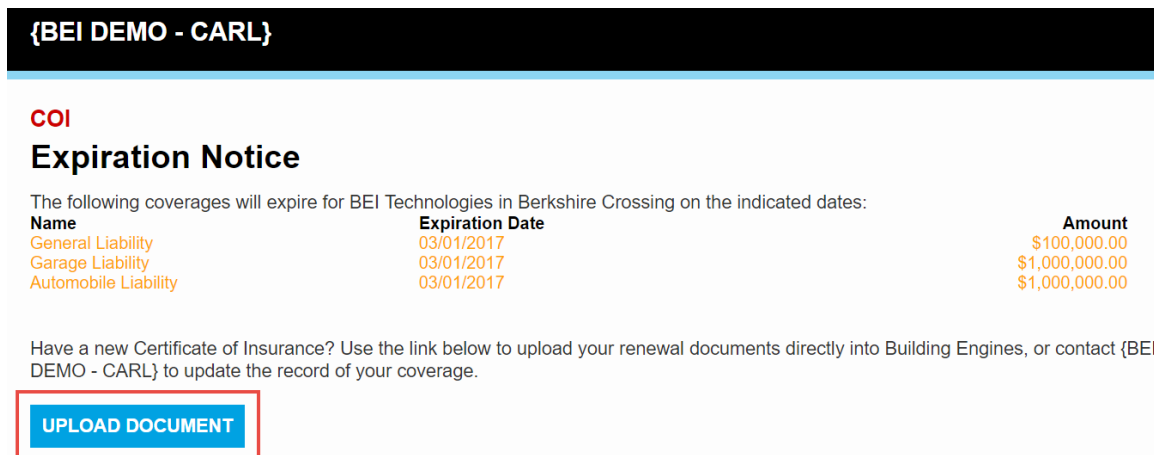
8. Click **SAVE** to finish or **SAVE AND SHARE** to save the COI record and email the file.



Renewing a Tenant or Vendor Uploaded COI

Expiration notifications sent to tenants and vendors contain a hyperlink that allows the recipient to upload a renewed COI into the system. When the COI file is uploaded, it triggers the application to begin the framework for a renewed COI.

The following steps describe the typical series of events that occur after a tenant or vendor is sent an expiration notice.








- 1. The tenant or vendor clicks **UPLOAD DOCUMENT** on the expiration notice.



- The tenant or vendor clicks  and selects a COI file to upload.
- The tenant or vendor clicks  to finish their portion of the renewal process.

The following steps are performed from the property management portal:

- After the COI has been uploaded, click **Go To > Certificate of Insurance > COI Dashboard**.
- Click the paperclip icon located in the **EXPIRES** column. The paperclip icon lets you know that the tenant or vendor has successfully uploaded their COI.

		Tenant	Berkshire Crossing	BE Building Servic...		02/12/2014	02/12/2014	12/01/2014	4
		Tenant	Berkshire Crossing	BEI Technologies		02/18/2017	02/01/2016	03/01/2017 	3
		Management	Berkshire Crossing			07/08/2014	07/08/2014	07/08/2015	1

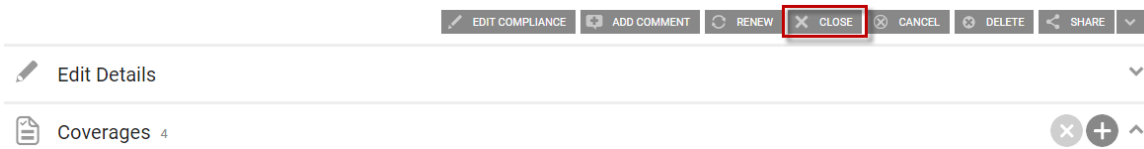
- (Optional) Enter **Internal Notes**.
- Update the coverage **AMOUNTS** and **EFFECTIVE DATES**.
- Click **SAVE** to finish the process, or **SAVE AND SHARE** to save and share the COI with a colleague.

Closing a COI

While renewing a COI archives the expired record and creates a new record, closing a COI only archives the expired record. This section describes the process of closing a tenant or vendor COI record.

To close a COI:

- Click **Go To > Certificate of Insurance > COI Dashboard**.
- Use the **SEARCH** and/or column filters to locate the COI.
- Using the **NAME** column, click the COI hyperlink.
- Click **CLOSE**.



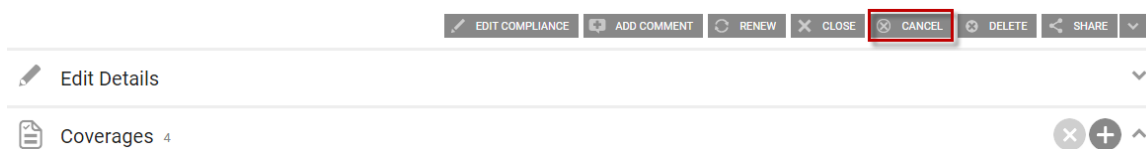
- (Optional) Enter any relevant closing remarks.
- Click **CLOSE**.

Cancelling a COI

If a tenant or vendor enters into a new contract with their insurance company, starting a new COI policy, you can cancel their current COI record. This section describes the process of cancelling an active COI.

To cancel an active COI:

1. Click **Go To > Certificate of Insurance > COI Dashboard**.
2. Use the **SEARCH** and/or column filters to locate the COI.
3. Using the **NAME** column, click the COI hyperlink.
4. Click **CANCEL**.



5. Enter the **CANCELLATION DATE**, optional **CLOSING REMARKS**, and click **SAVE**

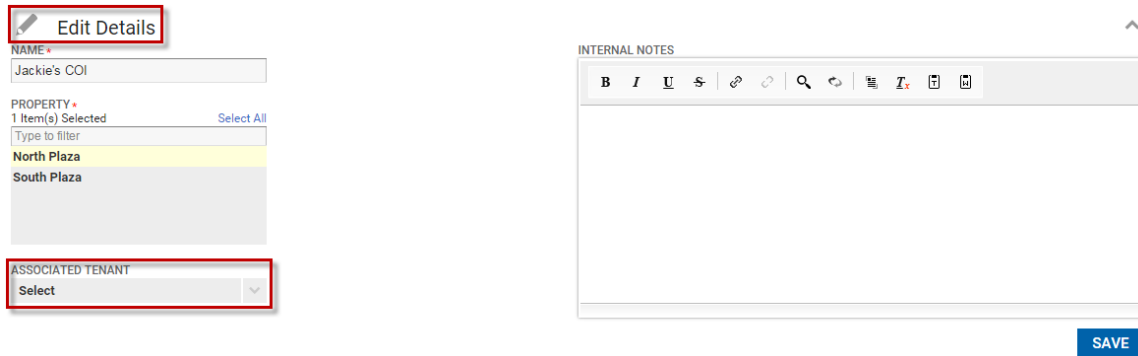
Associating a Tenant Company to a Vendor COI

In some regions, it is standard practice to manage vendor COI renewals through the tenant companies that utilize their services. If your management company prefers this workflow, a tenant company can be associated to a vendor COI. This section describes the process of associating a vendor COI to a tenant company.

To associate a vendor COI to a tenant company:

1. Click **Go To > Certificate of Insurance > COI Dashboard**.
2. Use the **SEARCH** and/or column filters to locate the COI.
3. Using the **NAME** column, click the COI hyperlink.

4. Click **Edit Details**, and navigate to the **ASSOCIATED TENANT** field.



5. Select a tenant, and click **SAVE**.

COI Status, Dashboard and Health Monitor

This section provides clarification on COI status, helps you leverage the COI Dashboard, and explains how to minimize liability using the Health Monitor.

Understanding COI Status

The small icons displaying COI status can be found on numerous pages throughout the application. Below is an example from the **Tenant Companies** page.

Note: Tenant and vendor companies that are self-insured are displayed as compliant.

Tenant Companies									
Search Results Filtering									
COMPANY	PROPERTY	COI	AREA	LEASE	CONTACT	PHONE	EMAIL	SUB LEASE	
Filter	Filter	Filter	Filter	Filter	Filter	Filter	Filter	Filter	
Agile Com...	North Plaza		500,550		Tracey Beck	(555) 555-5555	na@na.com		
Berkshire ...	North Plaza		401		Daniel Hamilton	(555) 555-5555	na@na.com		
Dell	North Plaza		400		Eileen Howard	(555) 555-5555	na@na.com		
FedEx	North Plaza		201		Delores Singleton	(555) 555-5555	na@na.com		
General El...	North Plaza		100		Evelyn Robinson	(555) 555-5555	na@na.com		
Johnson & ...	North Plaza		300		Maria Vega	(555) 555-5555	na@na.com		

Since tenant and vendor companies may have more than one COI associated to a building, the worst status of all the COIs is what is displayed. The reason for

displaying the worst status is to alert you to potential liability within that tenant or vendor’s group of COIs.

The worst status principle is also applied to the components section of the COI. For example, if a COI has multiple compliant and active components, but has one coverage component that is either expired or non-compliant, the COI is displayed as **non-compliant** or **expired**. Displaying the worst status is used to alert you to a potential liability within a COI.

The following image displays a set of COI coverage components. While most components are active and compliant, the COI is marked as non-compliant due to a single component being out of compliance.

Note: Coverage amounts that fail to meet the minimum threshold are displayed red.

Tenant COI
Non Compliant

BUILDING: Berkshire Crossing | TYPE COMPANY: Tenant InCom Corporation | RENEWAL HISTORY: Created by renewal On 01/21/2016

EDIT COMPLIANCE | ADD COMMENT | RENEW | CLOSE | CANCEL | DELETE | SHARE

Coverages 4

TYPE	INSURER	EFFECTIVE DATE	END DATE	AMOUNT	POLICY NUM	ADD'L. INS.	SUBR. WAIVED
Automobile Liability		08/14/2015	08/14/2016	\$100,000 <small>Min \$1,000,000</small>			
Excess Liability		01/15/2016	01/15/2017	\$1,000,000 <small>Min \$1,000,000</small>			
Garage Liability		01/15/2016	01/15/2017	\$1,000,000 <small>Min \$1,000,000</small>			
General Liability		01/15/2016	01/15/2017	\$1,000,000			

COI Dashboard

The COI Dashboard provides straightforward visibility into building level compliance. The following table defines the status of each color.

Color	Meaning
Green	Represents tenants or vendors With coverage
Red	Represents tenants or vendors Without coverage
Yellow	Represents tenant or vendors that are Non-Compliant
Grey	Represents tenant or vendors Missing Coverage

To locate the COI Dashboard:

1. Click **Go To > Certificate of Insurance > COI Dashboard**.
2. Select a **BUILDING** and click **SEARCH**.

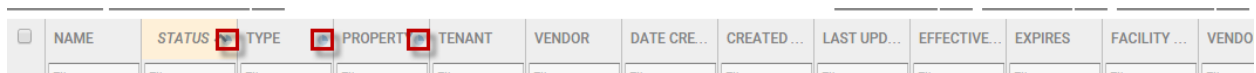
Certificates of Insurance

Search Results Filtering

Status **Type** **Property**

SEARCH	DEFAULT VIEW	Save View	ACTIONS	SHARE	EXPORT							
NAME	STATUS	TYPE	PROPERTY	TENANT	VENDOR	DATE CRE...	CREATED ...	LAST UPD...	EFFECTIVE...	EXPIRES	FACILITY ...	VENDC
Toyota COI		Tenant	North Pl...	Toyota ...		02/25/2...	Carl Dahl	02/25/2...	02/25/2...	02/25/2...	n/a	
PG COI		Tenant	North Pl...	Procter &...		02/25/2...	Carl Dahl	02/25/2...	02/25/2...	02/25/2...	n/a	

To toggle the graphs on and off: Navigate to the column name of the graph you want to turn on or off, and click the graph icon shown below.



Alternatively, you can collapse all of the graphs by clicking the ^ arrow located in the top right corner of the graphs section.

To display graph data in the grid: Click the corresponding part of the graph.

Search Results Filtering

Status **Type** **Property**

Compliant: 7

COI Health Monitor

The COI Health Monitor, located on the homepage, represents your potential liability for each building. The following table defines the status of each color.

Color	Status
Green	Tenant or vendor with a Compliant COIs
Red	Tenant or vendor that has a Non-Compliant, Expired, or COI that is Missing a Coverage Component

Hovering over a specific COI Health Monitor displays the current COI health for that particular building. A value denoted in the **Non-Compliant, Expired, or Missing Coverage** area requires further investigation.

*Note: The total number of **Compliant, Non-Compliant, Expired, and Missing Coverage** COIs is a one-to-one ratio of the tenants and vendors associated to a building. In some cases, there may be more than one COI associated to a tenant or vendor company. When that occurs, the monitor only displays the worst status of all the COIs. This value **does not** represent the total number of COIs linked to a building.*

The following image demonstrates a building that has three tenant and two vendor companies associated to it (five total entities). While there may be more than five COIs associated to the building, the Health Monitor only displays a single value for each entity, which is the worst status of each group of COIs for each tenant and vendor company.

