SAMPLE ONLY - HIGHLIGHTED FIELDS INDICATE NECESSARY INFORMATION

CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder in an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement of this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER			CONTACT NAME:	NAME OF AGENT		
	NAME OF INSURANCE COMPANY ADDRESS CITY, STATE, ZIP CODE		PHONE (A/C, No, Ext):	AGENCY PHONE NUMBER		FAX (A/C, No):
		OMPANY	EMAIL ADDRESS:	AGENCY EMAIL		
			IN	SURER(S) AFFORDING COVERAGE	NAIC#	
			INSURANCE CARRI	ER(S) NAMES		
INSURED						
	NAME OF VENDOR COMPANY NAME ADDRESS CITY, STATE, ZIP CODE					
COVERAGES CERTIFICATE NUMBE			REVISION NUMBER			

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES, LIMITS SHOWN MA HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR			SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMI	TS	
	GENERAL LIABILITY COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR			POLICY NUMBER			EACH OCCURRENCE		\$1,000,000
				POLICI NUMBER			DAMAGE TO RENTED PREMISES (Ea occurrence)		\$
							MED EXP (Any one person)		\$
							PERSONAL & ADV INJURY		\$
							GENERAL AGGREGATE		\$2,000,000
							PRODUCTS - COMP/OP AGG		\$
	GEN'L AGGREGATE LIMIT APPLIES PER:								
	POLICY X PROJECT LOC								
	AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS HIRED AUTOS HIRED AUTOS						COMBINED SINGLE LIMIT (Ea accident)		\$
							BODILY INJURY (Per person)		\$
							BODILY INJURY (Per accident)		\$
							PROPERTY DAMAGE (Per accident)	\$
	UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS MADE DED RETENTION \$						EACH OCCURRENCE		\$
							AGGREGATE		\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATUTORY LIMITS OT	HER	\$
	ANY PROPRIETOR/PARTNERSHIP/EXECUTIVE OFFICER/MEMBER EXCLUDED? (mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			MUST SHOW PROOF OF WC AND DISABILITY INSURANCE ON SEPARATE FORM			E.L. EACH ACCIDENT		\$
							E.L. DISEASE - EA EMPLOYEE		\$
							E.L. DISEASE - POLICY LIMIT		\$

DESCRIPTION OF OPERATIONS / LOCATIONS/ VEHICLES

(Enter name of the event) in the (enter state office building name and location) on (enter date).

CERTIFICATE HOLDER

CANCELLATION

To be named as additional insured. The American Optometric Association 243 N. Lindbergh Bivd. St. Louis. MO. 63141	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE