[Date]

[Contractor Name]

[Address]

[City, State ZIP]

Subject: Request for Certificate of Insurance (COI)

Dear [Contractor Name],

As per our agreement for [describe project or services], we require proof of insurance coverage before commencement of work. Please provide a valid Certificate of Insurance evidencing:

• General liability coverage (minimum $1,000,000 each occurrence / $2,000,000 aggregate)

• Professional liability (Errors & Omissions), if applicable

• Worker’s compensation (per state requirements)

• [Your Company] listed as Additional Insured

• A waiver of subrogation if required by contract

• Notification clause: insurer must notify us 30 days before cancellation or modification

Provide the COI issued directly from your insurance agent or insurer—NOT a client-provided copy. Please send documentation to [Your Email / Address] at least 10 business days before the work start date.

Thank you for your cooperation, and we look forward to working together professionally.

Sincerely,

[Your Name], [Your Title]

[Your Company / Freelance Name]