



Kinser Insurance Agency
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Property Managers

Certificate of Insurance Requests – Guidelines

Property Managers receive numerous requests from owners and mortgage lenders for Evidence of Insurance. **Kinser Insurance** has worked extensively to develop a streamlined solution for all – property managers, unit owners, lenders and insurer alike. We are confident that adherence to these two methods provides an efficient method for dealing with insurance certificates.

Kinser Insurance breaks down Certificate requests into two general categories:

1. **Unit Owners** who need to need new or updated Evidences of Insurance for their lenders; and
 2. **Lenders** placing a loan.
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Unit Owner Requests for Certificates:

Owners generally will have received a letter from a lender asking for a proof of insurance. There is relevant, essential information in this letter, but rarely all the information necessary to process a certificate for their lender. The letter will seldom include the **name of the association** where they own a unit, or the **unit number**. Please have the owner hand write the name of the association and unit number on the letter and fax (970-871-7826) or email it to us (info@kinserinsurance.com). The borrower's lender will typically receive the requested certificate in one business day.

Lender Requests for Certificates:

Lenders have a need to show that the property they are underwriting is insured. We ask lenders to go to our website and submit a Certificate Request using the online form provided to enter their specific loan information, which in turn, generates an electronic request that is sent to Kinser Insurance for processing.

Please direct them to our website: <https://www.kinserinsurance.com/certificates.php>. The lender can then request a certificate by inputting the specific data needed. As with owner requests, they will receive a certificate in one business day (often sooner) if they provide **all** of the required data. We are very diligent on these submissions. If we receive a fax request or a phone call from a lender requesting a certificate, we will most often redirect them to our website to submit the request online in the suggested method.

As always, we are interested in any feedback you may have.