



# Virginia Tidewater Chapter 39 Annual Membership Meeting

Holiday Inn Select, Norfolk Airport, 1570 N Military Highway, Norfolk, VA 23502

## Common Pitfalls of Certificates of Insurance

### Wednesday, September 15

“Trust me, we’re covered. We have General Liability Insurance.”  
This statement is also often times followed by an all too common explanation: “My company employees are listed as additional insured, so we are covered.”

Certificates of insurance are meant to evidence insurance coverage for landlords and tenants, secured transactions, and other property, casualty and liability exposures that companies and individuals face. They are not policies of insurance. Disclaimers recently added to standard certificates of insurance are causing confusion and open the door to assuming unexpected risk.

Speaker Michael E. Moore, London & Norfolk, Ltd., will walk you through why certificates of insurance are used, what standard ACORD certificates are, modifications of ACORD certificates, differences between certificates of insurance and insurance binders, as well as limitations in certificates of insurance.

**Deadline is September 10, 2010 by 5 pm.**

*Reservations must be paid in advance. Cancellations will not be accepted and refunds will not be given after the deadline.*



## REGISTRATION

**PROGRAM - 11 AM | LUNCH - NOON**

- Education & Lunch \$25/\$30 after deadline
- Education Only \$15/\$25 after deadline
- Non-Member Education & Lunch \$35
- Please notify us if you have special dietary needs.

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Name(s): \_\_\_\_\_

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Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Check # \_\_\_\_\_ payable to IREM® Chapter 39 in the amount of \$ \_\_\_\_\_.

Visa  MC  Discover Card # \_\_\_\_\_

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