



**TC FURLONG INC.**  
27885 N. Irma Lee Circle, Unit 101  
Lake Forest, IL 60045  
847-367-9588  
fax 847-367-9592

## **CERTIFICATE OF INSURANCE (COI) GUIDELINES**

### **Property coverage**

Property coverage is required when our equipment is outside of the care and direct control of our staff.

1. Customer must be listed as the Named Insured on the COI.
2. TC Furlong Inc. must be listed as "Certificate Holder" and "Loss Payee" on the COI.
3. TC Furlong Inc. would also prefer evidence of liability coverage and to be listed as an Additional Insured.
4. COI must show coverage for rented (or leased or non-owned) equipment in the "Other" or "Description of operations / special provisions" sections of the ACCORD certificate.
5. Amount of property coverage must be no less than the total Replacement Value of the equipment being rented. Actual Cash Value coverage is not acceptable. Our Project Manager can provide you with replacement values. Deductible should not exceed \$500.
6. Effective Dates must be for the rental and transit dates, with a cushion of at least 2 days before and after transit dates (to allow for early pick up or shipping, extended rental days, and delays in shipping or customs.) More coverage days may be required for international destinations.

Customers should be aware that although it is not a requirement, Loss of Use coverage should be considered, as under the terms in the Rental Agreement, the rental charges continue until a loss or damage claim is paid, or the equipment is returned or repaired.

### **Liability coverage**

General liability coverage is required whenever our staff or subcontractors are involved in the set-up or operation of our equipment or whenever our equipment is being used in critical applications or under other special circumstances.

1. Customer must be listed as the Named Insured on the COI.
2. TC Furlong Inc. must be listed as "Certificate Holder" on the COI. TC Furlong would prefer to be listed as an Additional Insured and in some cases may require Additional Insured status.
3. Coverage must be commercial general liability with combined single limit of no less than \$1.0 million for each occurrence and \$2.0 million general aggregate to include coverage for Premises – Operations, Products/ Completed Operations, Contractual Insurance, Broad Form Property Damage, Independent Contractors, Bodily Injury, Automobile, Workers Compensation and Employers Liability.
4. Effective Dates for coverage must encompass all related activities including transit, load-in, set-up, use and load-out with a buffer of at least 2 days before and after transit dates (to allow for early pick up or shipping, extended days, and delays in shipping or customs.)

If you have any questions regarding the above requirements, please feel free to call me at 847-367-9588.

Sincerely,

Jeff Cech  
General Manager  
TC Furlong, Inc.