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Landlord sample letter requesting certificate of insurance from commercial tenants

Skip to contentAs a landlord, you understand the importance of having tenants who have insurance. It protects not only their personal belongings but also your property in case of unforeseen events. However, relying on the assumption that your tenants have insurance is a dangerous game to play. You need to be sure that your tenants have insurance and that it's valid. A simple way of accomplishing this is by asking for a certificate of insurance from your tenants. A certificate of insurance is a document issued by an insurance company that proves your tenant's insurance liability coverage. It includes information about the policy and the insurance company. The document also includes coverage limits, effective dates, and the policy's expiration date. Requesting a certificate of insurance from your tenants can seem daunting at first. However, there is nothing to worry about.

April 24, 2012

Contact Name
Address
Address2
City, State/Province
Zip/Postal Code

OBJECT: NOTICE TO TENANT OF RENT DEFAULT

Dear [CONTACT NAME]

This notice is in reference to the following lease:

[DESCRIBE LEASE]

Please be advised that as of [DATE], you are in **DEFAULT OF PAYMENT OF RENT** in the amount of [AMOUNT].

If this breach of lease is not corrected within [NUMBER] days of this notice, we will take further action to protect our rights, which may include termination of this lease and collection proceedings. This notice is made under all applicable laws. All of our rights are reserved under this notice.

Please provide payment at once to:

[NAME]
Address
City, State/Province
Zip/Postal Code

Sincerely,

[YOUR NAME]
[YOUR TITLE]
[YOUR PHONE NUMBER]
[YOUR EMAIL @YOURCOMPANY.COM]

CERTIFIED MAIL, Return Receipt Requested

[YOUR COMPANY NAME]
[YOUR COMPLETE ADDRESS]
Tel: [YOUR PHONE NUMBER], Fax: [YOUR FAX NUMBER]
[YOUR WEBSITE ADDRESS]

You can easily find sample letters requesting a certificate of insurance from tenants, and edit them as needed to match your requirements. By having a solid sample letter to work with, you can save time and ensure that nothing is missed. In this article, we will provide you with sample letters that you can use to request a certificate of insurance from your tenants. The letters we provide will cover different scenarios, and you can choose the one that suits your situation the most. Without further ado, let's dive into the various sample letters that you can use to request a certificate of insurance from tenants. Requesting Certificate of Insurance from Tenants; Best Structure When landlords rent out their property to tenants, it is common practice to require the tenant to carry insurance to cover certain types of liabilities. This can include coverage for their personal property, liability for damage to the rental property, and liability for personal injuries that occur on the rental property. As a landlord, it is important to request a certificate of insurance to ensure that the tenant is carrying the necessary coverage. The best structure for a letter requesting a certificate of insurance from a tenant should be clear and concise. The letter should begin with a friendly greeting and a brief explanation of the purpose of the letter. It is also important to include specific details about the requirements for insurance coverage that the tenant is expected to carry. The body of the letter should clearly state the landlord's request for a certificate of insurance and provide a deadline for when the certificate needs to be provided. It is also important to provide clear instructions on how the tenant can provide the certificate of insurance, including the contact information for the landlord or property management company that will receive the certificate. Additionally, if there are specific insurance providers that the landlord prefers, this information should be included in the letter. If the tenant is responsible for obtaining and paying for the insurance, an explanation of the types of coverage that are required and the minimum coverage amounts should also be included in the letter. Finally, the letter should end with a polite closing and a reminder that failure to provide the required certificate of insurance may result in legal action or eviction. It is important to keep a copy of the letter and any other documentation related to the tenant's insurance coverage in case it is needed in the future. Overall, a structure that is clear, concise, and friendly is essential when requesting a certificate of insurance from tenants. By providing detailed information about the requirements for insurance coverage and clear instructions on how to provide the certificate, landlords can ensure that they are protected in the event of any accidents or damages that may occur on the rental property. Sample Letter Requesting Certificate of Insurance from Tenants Dear [Tenant Name], We would like to remind you about our policy requiring all tenants to maintain proper insurance with liability coverage in place during tenancy. To comply with the agreement, we request you to provide us a copy of your Certificate of Insurance. This certificate serves as proof of insurance, and affirms that your policy is current and with adequate coverage, thereby protecting you from financial loss in the event of unforeseen damage to the property or incidents such as injuries caused within the premises. We appreciate your cooperation and prompt response to our request. Please get back to us with your insurance information as soon as possible. Let us know if you have any questions about the policy. Sincerely, [Your Name] [Your Title] [Your Company] Dear [Tenant Name], Thank you for choosing our venue as the location for your upcoming event. slljbesvidonitanafupela.pdf We are excited to host you and your guests and make it a successful one. To ensure the safety and security of all, we request you to provide us with a certificate of liability insurance, with coverage not less than \$1 million per occurrence. This is to cover any claims arising from accidents, injuries, or property damage that might occur during your event. Your insurance should have a policy period that includes the event date and hold harmless and indemnification provisions in our favor. Kindly submit a copy of your policy at least two weeks before the event date. We thank you for your cooperation, and we look forward to your event's successful completion. Best Regards, [Your Name] [Your Title] [Your Company] Dear [Tenant Name], We hope you are doing fine in your business operations at our property.

Ralph Furley
420 Melrose Place
Beverly Hills, CA 90210 USA

RENT REMINDER

Jack Tripper
123 Melrose Place, Apt. 68
Beverly Hills, CA 90210 USA

December 17, 2012

RE: Rent Reminder for 123 Melrose Place, Apt. 68

This is a friendly reminder that your rent for January is due on or before 1/1/13 in the total amount of \$750.

I thank you in advance for your timely payment. Please contact me with any questions you may have.

Please note: If your rent is received after 1/5/13, please add the late fee in the amount of \$50.

Sincerely,

Ralph Furley

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This letter is to remind you that it is a condition of your lease agreement to maintain commercial general liability insurance, with policy limits of not less than \$1 million per occurrence and \$2 million in the aggregate. We require all the tenants to submit a copy of their insurance policy to us annually, outlining your limits, types of coverage, policy period, among other details. We note that the current insurance certificate we have on file will soon expire. In this regard, we request you to submit a renewed policy certificate once it becomes available to ensure uninterrupted coverage and the compliance of the lease agreement. We appreciate your cooperation, and we look forward to continuing a good relationship between us. Sincerely, [Your Name] [Your Title] [Your Company] Dear [Tenant Name], We are thrilled to have you work on our property as a contractor. This letter serves as a reminder that it is a requirement of the contract agreement to carry workers' compensation insurance and name us as an additional insured. Workers' compensation insurance is essential to protect you and us from any liability that may arise from workplace injuries to your employees or subcontractors while working on or at our premises. We kindly request you to submit a copy of your workers' compensation policy and a certificate of additional insured coverage for us. Your policy should meet the state's requirements and should include the policy effective date and the expiration date. We value your participation, and we thank you for your prompt attention to this matter. Best Regards, [Your Name] [Your Title] [Your Company] Dear [Tenant Name], We would like to remind you of our requirement that all tenants who have a vehicle be required to maintain automobile liability insurance with minimum coverage of \$100,000 per person and \$300,000 per occurrence. Your Certificate of Automobile Insurance demonstrates that you have this coverage and protects you and us from the financial impact of an accident. We kindly request you to submit a copy of the certificate of your automobile insurance policy, american_ways_4th_edition_chapter_1.pdf Please provide the policy effective and expiration date, policy number and coverage amounts. Thank you for your prompt attention to this matter. Sincerely, [Your Name] [Your Title] [Your Company] Dear [Tenant Name], This letter serves as a reminder of our subletting policy that requires all sublessors to obtain insurance to cover the property that they sublet. The insurance should be upwards of \$100,000 per occurrence and cover damage or injuries caused by actions or negligence on the part of the sub-lessee. The policy needs to include our name as an additional insured. We kindly ask that you provide us with a copy of the sub-lessors' insurance certificate, including the policy's effective and expiry date, policy number, and coverage amounts. We appreciate your cooperation in this matter. Sincerely, [Your Name] [Your Title] [Your Company] Dear [Tenant Name], This letter serves as a reminder that it is the policy of our organization that all commercial tenants maintain proper insurance with liability coverage during their tenancy. We require this coverage to be in effect continuously and to be in compliance with the terms of your lease agreement. We request you to submit a copy of your insurance certificate, outlining the policy limits, types of coverage, coverage period, among other details. The certificate must also include our name as an additional insured on the policy. Your certificate of insurance is an essential document that confirms your coverage as an added protection in case of any unforeseen event, such as damage to the property or accidents in the premise that might cost the tenant financially. Kindly submit your insurance certificate as soon as possible, or reach out to us if you need assistance with your insurance requirements. Sincerely, [Your Name] [Your Title] [Your Company] Tips for Writing a Sample Letter Requesting a Certificate of Insurance from Tenants If you're a landlord or property manager, obtaining a certificate of insurance from your tenants is crucial to protect your property and yourself. However, requesting a certificate of insurance from tenants can be a tricky process. an1rznmanlarla.gcometrl2.pdf To help you streamline the process, we've compiled some tips to guide you through writing a sample letter requesting a certificate of insurance from tenants. 1. Ensure your letter is clear and concise: Your letter should be brief and to the point, clearly explaining why you need the certificate of insurance and what information you require. Avoid using technical terms that may confuse your tenants and make your letter difficult to understand. be_a_network_marketing_millionaire_book.pdf download Use simple, straightforward language. 2. Include all necessary information: Your letter should indicate the type of insurance coverage you require, the minimum amount of coverage required, and the date by which you need the certificate. Specify the details regarding your property and your tenants' details. This information can include the address of the property, the names of the tenants, and their contact information such as phone number and email address. 3. Provide examples: It might be helpful to provide your tenants with examples of what the certificate should look like. This can ensure your tenants provide you with the right documentation, and helps prevent any delays in the process of obtaining the certificate. 4. Use a professional tone: When writing the letter, ensure that your tone is professional and polite. Avoid using an accusatory tone that may seem confrontational. Remember, your tenants may not understand the importance of insurance coverage, so it's important to provide all the necessary information in the most respectful way possible. 5. Follow up: After sending the letter, it's essential to follow up with your tenants to ensure they have secured insurance coverage.

CERTIFICATE OF INSURANCE REQUEST FORM

If you are required to provide a Certificate of Insurance to a vendor, contractor, or other entity for any reason, please supply the following information and fax this form to the Risk Management Department at 781-736-4421.

PLEASE INCLUDE A COPY OF THE CONTRACT or sections relating to insurance, indemnification and/or hold harmless agreements with this form.

Your Name	Your Title
Your Department	Your e-mail
Your Telephone Number	Your Fax Number
Name of Certificate Holder (i.e. Entity requesting the certificate)	
Address of Certificate Holder	
Description of Activity: (This includes events, activities, research programs, leased and rented property, and various contracts.) For events, activities, and performance contracts include the date(s), time(s), and location of the event or activity. For leased and rented property, i.e., computer equipment, include a description and the dollar value of the property. (It is not necessary to include the value of leased or rented vehicles or the value of buildings when renting space.)	

Type of Certificate of Insurance Requested:

_____ Auto _____ Property
_____ General Liability _____ Professional Liability
_____ Workers' Compensation

Please note, Additional Insured status on a Certificate of Insurance CANNOT be granted without a copy of signed contract requesting same received in this office.

This step is crucial because without insurance, your tenants could be putting your property and even themselves at risk. Regular follow-ups can help ensure that everyone is on the same page regarding insurance coverage. In conclusion, requesting a certificate of insurance from tenants can be a hassle, but it's necessary for protecting your property and safeguarding everyone's interests. By following these tips, you can make the process smoother, easier, and more straightforward. Frequently Asked Questions for Requesting Certificate of Insurance from Tenants What is a certificate of insurance? A certificate of insurance is a document that proves the existence of an insurance policy and outlines its terms and coverage. Why do I need a certificate of insurance from my tenants? As a property owner, you need to verify that your tenants have insurance coverage to protect them and your property from any potential damages or liabilities that may arise. What information should be included in the certificate of insurance? The certificate of insurance should include the name of the insurer, policy number, policy limits, effective dates, and any applicable endorsements. How do I request a certificate of insurance from my tenants? You can request a certificate of insurance from your tenants by sending them a written notice along with the necessary instructions and forms they need to follow to obtain the certificate. When should I request a certificate of insurance from my tenants? You should request a certificate of insurance before the tenants move in and on a regular basis, such as annually, to ensure that the insurance coverage remains in effect. What should I do if my tenants fail to provide a certificate of insurance? If your tenants fail to provide a certificate of insurance, you may have the right to terminate the lease agreement, charge additional fees, or take other legal action depending on the terms of the lease agreement and applicable laws. Is it necessary to have a lawyer review the certificate of insurance? It is recommended to have a lawyer review the certificate of insurance to ensure that the coverage and terms meet your requirements and comply with applicable laws. Wrap It Up! So there you have it, folks! We hope that this article has served you well in your journey towards securing your property. Remember, it's always better to be safe than sorry, so always ask for a certificate of insurance from your tenants to protect yourself from any damages or liabilities that may arise. We want to thank you for taking the time to read this article and we hope to see you back again soon! Stay safe and happy renting! When it comes to leasing out or renting out an apartment as a landlord, you need to guard against spending so much money from your pocket on renovations or damages due to tenants negligence. Some tenants would always cause damages to your home or property which they might not be able to pay the claims at the end of the day. So to put this in check is to request for a certificate of insurance from them that will cover a certain minimum risks as brought up by the tenants. Though other means of alerting the tenants about them sending in their insurance certificate abound but a simple letter request will suffice. So a letter requesting certificate of insurance from tenants is a demand letter from landlords asking tenants to tender an insurance certificate of a minimum coverage to them. breakout_edu_answer_key_haunted_park_walkthrough_guide_2.pdf This letter can request both new and existing tenants to do the needful. Landlords know that a lot of losses and damages in a property emanates mostly from tenants negligence so they will need a document that they can hold onto so that the damages can be restored by the tenants and not from their pockets. There are some losses in a property that a tenant can't pay for such a compensation, so the landlord needs a better place that such loss can be recoup. And of course that can be carried out perfectly by an insurance company than by a individual tenant. So a letter of request to the tenant will help present the certificate which would give the landlord assurance that the rented property would be put in order even if the tenant get it damaged. Another would be to alert the renter that the landlord is in need of an insurance certificate before living in the property as s new tenant. The benefit herein will be both for the tenants and the landlord.

SAMPLE SECURITY DEPOSIT REFUND LETTER

(Tenant's Name) _____

Tenant Name _____
Rental Property Location _____
Lease Expiration Date _____
Month/Year Security Deposit _____

Date _____
The purpose of this letter is to inform you of the status of your security deposit refund, which the NY Rent Security Act requires within 90 days of the expiration.

In general, a security deposit is made to protect the landlord against the tenant's failure to follow the lease agreement or to damage the property. The Tenant's Security Deposit Act requires that the landlord must provide the security deposit and any amounts due to the tenant within 90 days of the expiration of the lease. The tenant should be aware of the following information regarding the security deposit:

According to NY Rent Law, when a tenant moves out before the end of the lease, the landlord may hold the tenant's security deposit for up to 90 days after the tenant's move-out date. The landlord may also hold the tenant responsible for any other damages to the property that are not covered by the security deposit. The tenant should be aware of the following information regarding the security deposit:

Land Monthly Rent/Payment Schedule _____
Monthly Payment Schedule (See Lease Agreement) _____

Land Monthly Rent/Payment Schedule _____
Monthly Payment Schedule (See Lease Agreement) _____

Land Monthly Rent/Payment Schedule _____
Monthly Payment Schedule (See Lease Agreement) _____

Land Monthly Rent/Payment Schedule _____
Monthly Payment Schedule (See Lease Agreement) _____

Respectfully,

(Landlord)

The landlord knows the benefits that would be derived from asking for an insurance certificate and obtaining it. So the demand will be certain to help the landlord to have some confidence that damages to his or her property would be recoup by the insurance company on behalf of the tenants. How to Write a Letter Requesting Certificate of Insurance from Tenants The letter of request of insurance certificate from tenants is a formal letter as such it should be professionally written. This means that you would need to employ the formal letter formats and keep the tone as official as possible. Aside using the formal format you need to use the right information that will help the tenants understand why you need them to submit their insurance certificate. The following are the information that should be contained in your letter. The purpose of writing the letter Mentioned the minimum insurance coverage you would be accepting. Mention the liability the insurance certificate will be covering Let them know it will be a breach if this isn't submitted Asked that the name of all the adults per property or apartment be included State that it should be included in the letter a disclosure of any modifications or cancellation to the landlord on time. At least 30 days minimum. Conclude the letter and sign off. Sample Letters of Request for Insurance Certificate from Tenants Sample 1 12th April,2020, Dear Tenant, This is a demand letter to all tenants whether new or old for a request of an insurance certificate. [harnum musical script pdf](#) I'm requesting that you forward the insurance certificate to me via your insurance company.

The personal liability insurance that I will be accepting will be a minimum of \$7000. This is to show that you would be liable to all the damages and losses that will occurred due to your negligence and otherwise. As I disclaim all the liabilities that will be arising from your negligence like fire outbreak or any damages on my property. All the same the coverage on your personal belongings on the personal insurance policy still holds and cover damages on your personal belongings.

Be informed that all the adults in your apartment is inclusive in this insurance policy.

I will like to be given a notification whenever your insurance company is either modifying or cancelling the insurance coverage.

Please treat as urgent as possible. Know that this submission is now one of the important aspect of your renting policy.

Failure to comply will show a breach of contract. So please start the process as your earliest convenience. [vacation rental lease agreement pdf](#)

I hope you will understand the need of this request as much as I do.

Ralph Furley
420 Malrose Place
Whitehorse, VT Y1A 2B6

14 DAY NOTICE TO
TERMINATE TENANCY FOR
SUBSTANTIAL BREACH

Jack Tipper
579 Allagash Way
Whitehorse, VT Y1A 2B6

DATE OF NOTICE: April 29, 2013
TENANT IN POSSESSION: Jack Tipper
LEASED PREMISES: 579 Allagash Way
Whitehorse, VT Y1A 2B6

To: Tenants Listed Above and All Persons Now in Possession of the Leased Premises.

You are hereby notified that you have violated the Landlord Tenant Act and/or committed a substantial breach of your Tenancy Agreement. This substantial breach is described as:
Default of rent: April's \$900 rent payment.

Because of the substantial breach listed above, your tenancy will end and you must vacate the Leased Premises on or before May 20, 2013.

Ralph Furley

Yours sincerely, Maria Goddy Sample 2 3rd May 2009, Dear Tenants, This is a request letter for your certificate of insurance which the coverage for personal liability should be to the tune of \$4000 minimum. This will cover for losses or damages in your rent due to your negligence. This is to indicate that the landlord will not be liable to damaged that might be a fire outbreak, burglary or other losses that is due to your negligence. Under this coverage you can name in it all the adults that are part of your rent. But know that the renter insurance policy still holds. You would still be covered when it comes to loss on your personal belongings. Remember to notify your insurance company to indicate that they should notify me of any relapsing or cancellation that will come up later with your insurance coverage. I hope you would treat this as important as it is. This is because failure to comply would mean a breach of contract by you. Thanks for your usual understanding. [10832010702.pdf](#) Yours sincerely, Maurice Amos Conclusion As a landlord it is good to want an insurance certificate from your tenants. This act doesn't only benefits the landlord but the tenants as well. So to get the letter of this nature right you might just need to include all the information that will help the tenants do the needful. The information to be included in this letter are outlined above You have the samples above as well you can use any of them as your template to get a well written request letter. Or better still just input your original information on the template and you would have already gotten a perfect letter requesting for certificate of insurance from your tenants.