



WILLOWBROOK/BURR RIDGE  
CHAMBER OF COMMERCE AND INDUSTRY  
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**CERTIFICATES OF INSURANCE**  
**with the Chamber added on as additional insured**

**What is a certificate of insurance?**

Certificates of Insurance are convenient documents used to verify to another party the existence of required insurance and for monitoring compliance with insurance requirements in contracts. A Certificate of Insurance should be obtained to protect your interest in the event of legal action arising from the actions of others.

**Why is the Chamber requesting a certificate with additional insured added?**

The Chamber wants to protect itself and its members.

An additional insured endorsement actually becomes part of the person/business's insurance policy. It means that the named insured (person/business) is insured under that policy and that the additional insured (chamber) is also insured under that policy usually within specific parameters. When you add the endorsement the insurance company has to notify the additional insured if policy is cancelled mid-term. Since it is an endorsement that changes the insured's policy, the fee is for the policy changes; it's not a service fee. The reason that some companies charge and others do not depends on how the initial policy is set up. Most small business policies have blanket additional insured endorsement clauses that allow you to add to them without charge, if required under contract. It's usually the higher risk businesses that have to pay because the companies underwrite each additional insured request.

**How do I acquire a certificate of insurance?**

Contact your insurance carrier and forward the additional insured verbiage to them and they will send a copy of the certificate to the Chamber.

**Additional insured required verbiage:**

When a business is participating in a Chamber sponsored event or hosting a Chamber event, a Certificate of Insurance is required. There are no exceptions. The Certificate of Insurance showing the "WILLOWBROOK/BURR RIDGE CHAMBER OF COMMERCE & INDUSTRY, ITS OFFICERS, DIRECTORS, EMPLOYEES AND VOLUNTEERS" as additional insured to their liability policy.

A copy of this document must be received by the office before any business will be accepted into a Chamber event i.e. Business Expo, Home Improvement & Garden Show, Fit 'n Fun Fair, Home for the Holidays Winter Carnival, Business After Hours Host. If you have any questions regarding this information, please call the Chamber Office.