

Read the certificate. Understand the coverage.

A plain-English guide for new towing businesses, owner-operators and roadside providers. Original worksheets, not an ACORD form.

DO NOT SUBMIT THIS GUIDE AS INSURANCE EVIDENCE. It contains no active policies, insurer authorization or valid certificate.

An annotated insurance-evidence worksheet

Area to find on a real COI	What it tells you / what to verify
01 Named insured	The actual business name and address. Match the legal entity, DBA and application; do not borrow another company's certificate.
02 Issuer and insurers	Who issued the document and which insurer provides each coverage. This educational guide has no insurer, producer signature or authorization.
03 Policy information	The policy number, effective date and expiration date for each coverage. Verify against the policies actually in force.
04 Coverages and limits	Find auto liability, general/garage liability, on-hook, garagekeepers, workers' compensation and employers' liability where applicable. These are different protections.
05 Recipient and operations	Check the requested certificate holder, vehicle schedule, storage location and relevant operation. A certificate-holder entry is not additional-insured protection.
06 Endorsements and notice	Additional insureds, waivers, loss payees and notice rights must be supported by the policy, an applicable endorsement or law. A typed sentence cannot create coverage.

The most important distinction

A certificate summarizes insurance information. **It is not the insurance policy and cannot expand the protection you purchased.** Ask the issuing agent to handle any requested changes.

Official reference: Texas Department of Insurance, certificates FAQ. Texas-specific legal guidance; the basic evidence-versus-coverage distinction is explained here for education.

<https://www.tdi.texas.gov/certificates/faq.html>

Example: one rollback, one new contract.

Hypothetical business: Training Tow LLC. The amounts below are invented solely to explain a review, not prices, recommendations or issued insurance.

FICTIONAL REVIEW ONLY - NO POLICY NUMBERS, INSURERS, DATES OR SIGNATURES. No coverage is represented as in force.

Hypothetical evidence	Training example	Question for the actual issuer
Auto liability	\$1,000,000 CSL	Does the policy insure the stated towing operation and scheduled truck?
General / garage liability	\$1,000,000 each occurrence	Is the actual form appropriate to the business and requested work?
On-hook	\$100,000 illustrative limit	Check loading/unloading, winching, deductibles and any per-vehicle versus per-loss limit.
Garagekeepers legal liability	\$100,000 illustrative limit	Does the insured store customer vehicles? Legal-liability coverage is not automatically direct-primary coverage.
Workers' compensation	Not established in this scenario	Determine actual employees, owner election, state obligations and acceptable evidence.
Certificate holder	Example Fleet Customer - fictional	Being listed as holder does not make this customer an additional insured.

Three mistakes this example helps avoid

- A contract asks for \$150,000 on-hook.** A certificate showing \$100,000 does not meet that number. The issuer must review whether coverage can be changed before issuing revised evidence.
- A customer asks to be an additional insured.** Do not assume the certificate-holder field accomplishes this. The actual policy or applicable endorsement must support the requested status.
- The owner says, "I have no employees."** Check the actual people working, entity structure and state rules. An owner exclusion, a valid exemption and an active WC policy are not the same thing.

Official reference: certificate wording and policy limitations.
<https://www.tdi.texas.gov/certificates/faq.html>

Illinois registration: prepare the right evidence.

The Illinois Secretary of State's VSD 404 publication addresses tow-truck registration. It is a registration baseline, not a complete list of every contract, ICC, federal or local requirement.

Coverage shown in VSD 404	Published baseline
Automobile liability	\$500,000 combined single limit
Garage liability	\$500,000 combined single limit
On-hook coverage	\$25,000
Garagekeepers	\$25,000
Workers' compensation	Required as described in the publication; limited affirmations below

Check the certificate details

Match the business name and address to registration, identify each covered vehicle and policy number, and list the Secretary of State as certificate holder. The publication calls for a certificate for each vehicle.

Check the current registration-year expiration or continuous-coverage wording, a certificate dated within 90 days of the transaction, and the required written 30-day cancellation-notice provision. The insurance issuer must verify the supporting policy arrangements; do not add unsupported wording yourself.

Narrow affirmations - not blanket exemptions

VSD 404 describes affirmations for a towing company without repair or storage facilities, a sole proprietor with no employees, and a company towing only its own vehicles. Each relates to a specific coverage. **Do not apply a sole-proprietor rule automatically to an LLC, corporation or business with helpers.**

STOP BEFORE FILING: Use the current official instructions and have the authorized agent or insurer issue the real certificate. This worksheet is never the submission document.

Illinois Secretary of State - Tow Truck Registration, VSD 404 (both pages reviewed October 2, 2026).
https://www.ilsos.gov/publications/pdf_publications/vsd404.pdf

Motor-club certificates: the recipient matters.

Use the written request for your exact network, region, services and contract. There is no one certificate that automatically qualifies every towing company.

Organization	What to confirm
Agero	Public guidance lists coverage ranges, additional-insured requirements for general and auto liability, and a designated evidence recipient. Exact limits depend on services, volume and customer stipulations.
HONK	Its published help article requires a COI and calls certificate-holder listing optional. Check the dated article against the current agreement and any higher state minimum.
AAA	Identify the regional club and service program. A chart from one club is not a national AAA insurance standard.
Allstate Roadside / GEICO ERS	Obtain current provider instructions. Consumer roadside-benefit terms do not establish contractor insurance requirements.
NSD / Nation Safe Drivers	Use current onboarding documents. A corporate address is not necessarily the certificate submission address.
Copart	Confirm the actual transportation agreement and loading, transport and storage exposures. Copart is an auction/transport customer, not a motor club.

Send your agent one complete request

Include the recipient's written instructions, full legal name and address, deadline, relevant trucks or storage locations, and any request for an additional insured, loss payee, waiver or special notice. Tell the agent when your work or workforce has changed.

Agero - official insurance requirements

<https://info.agero.com/agero-faqs/insurance-requirements>

HONK - official Insurance Information article, dated August 30, 2023

<https://intercom.help/honktechnologies/en/articles/880385-insurance-information>

AAA Club Alliance - regional provider requirements

<https://cluballiance.aaa.com/automotive/roadside-service-provider/requirements>

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