



North Los Angeles County Regional Center

Main 818-778-1900 • Fax 818-756-6140 | 9200 Oakdale Avenue #100, Chatsworth, CA 91311 | www.nlacrc.org

Service Provider Insurance Requirements - Gallagher Verify Frequently Asked Questions

1. Who is Gallagher Verify?

Gallagher Verify is the monitoring service that NLACRC is working with to collect the required insurance coverage for NLACRC vendors.

2. Have NLACRC service provider insurance requirements changed?

NLACRC's requirements have not changed. The NLACRC Service Provider Insurance Policy since 2012 has required any provider of services and supports or with access to consumer assets, that transports consumers or has employees, to provide insurance coverage. The Policy is posted on our website here: <https://www.nlacrc.org/wp-content/uploads/2024/06/Service-Provider-Insurance-Policy.pdf>

3. How do I submit insurance certificates to Gallagher Verify?

Certificates can be emailed to ProviderInsurance@nlacrc.org or GSC.COIR.NLACRC@ajg.com

To submit your certificate, please click reply on any Gallagher request email (an email address that starts with 'live-reply' will appear) and attach the certificate file. **Replying directly to any Gallagher request email will expedite the routing of your certificate.** If you forward the email to your insurance agent or broker, the insurance agent or broker can email a certificate to ProviderInsurance@nlacrc.org for processing, which auto-forwards to the Gallagher team.

Additional questions: (833) 862-8432

4. I have been vendored with NLACRC for years and am now being asked for new coverage. Is this accurate?

One of the reasons why NLACRC engaged Gallagher Verify is to efficiently standardize compliance. Continued vendorization will require continued compliance with insurance requirements.

Based on service type, NLACRC may request additional or specific insurance requirements that are reflected in your vendor agreement.

In general, the enforcement of NLACRC insurance requirements and these related compliance efforts should not require increased coverage.

5. How can I ensure that my insurance certificate is processed by Gallagher Verify?

Please ensure that all vendored **service location addresses** and **vendor numbers** are listed on the certificate.

As a reminder, all required endorsements must be listed in the description of operations in order to be considered compliant.

We encourage you to contact your insurance agent or broker should you have any questions regarding the Certificate of Insurance requirements. Please do not hesitate to redirect any questions to Gallagher Verify once you have spoken with your insurance agent or broker.



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6. Who needs to provide General Liability coverage?

Per the NLACRC Service Provider Insurance policy, all service providers shall obtain and maintain General Liability insurance. If you believe General Liability coverage does not apply to the services you provide, please reply to Gallagher’s request with the specific reasons that detail why you are requesting an exemption.

7. What are the requirements for General Liability?

- Limit of \$1 million per occurrence and \$3 million aggregate
- Primary and noncontributory
- Additional Insured Entities: North Los Angeles County Regional Center (NLACRC), its officers, agents, consultants and employees
- Certificate Holder Name and Address: North Los Angeles County Regional Center, 9200 Oakdale Ave, Suite 100, Chatsworth, CA, 91311

8. Who needs to provide Auto Liability?

If you are transporting or providing HCBS services in the community, Auto Liability is required.

9. What is an example of the requested language for a compliant certificate?

<p>DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)</p> <p>Provider Numbers North Los Angeles County Regional Center (NLACRC), its officers, agents, consultants and employees is included as an additional insured. Additional Insured status on General Liability, Professional Liability and Abuse and Molestation. General Liability is primary and non contributory. is required</p>

<p>CERTIFICATE HOLDER</p> <p>North Los Angeles County Regional Center (NLACRC), its officers, agents, consultants and employees ATTN: Community Services 9200 Oakdale Avenue Suite 100 Chatsworth CA 91311</p>
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10. What happens if the certificate does not meet the requirements?

Gallagher Verify will email you a deficiency notice. This is not a regulatory compliance action. Gallagher Verify will follow up three times before providing NLACRC a list of non-compliant providers. NLACRC will follow Title 17 vendorization requirements and provide final notice prior to termination of vendorization action which will provide the opportunity to appeal termination.

11. What does a “deficiency notice” mean?

Service providers will receive a response from Gallagher Verify via email with the subject “NORTH LOS ANGELES COUNTY CENTER - Deficiency Notice for [vendor name]”.

The email will explain missing or expired policies and deficiencies.



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12. What is a “deficiency”?

A deficiency is the term referring to insurance that has some component missing from the certificate. This can be a wide variety of concerns, some examples are: missing a type of insurance, coverage below the required limit, not stating a service location address or vendor number, not naming NLACRC as an Additionally Insured or Certificate Holder.

13. Why do I keep receiving a “deficiency notice”?

After review of a submitted certificate, the Gallagher Verify team will send a Deficiency Notice.

During the initial onboarding process, providers may have received more frequent follow-up. As of August 2025, the communication cadence will be every 15 days.

Type of Notification	Timing	CC
Deficiency Notice	Upon completion of processing	Producer/Agent
Deficiency Second Notice	15 days following Deficiency Notice	Producer/Agent
Deficiency Final Notice	30 Days following Deficiency Notice	Producer/Agent
Expiring (1st notice)	15 Days ahead of Policy Expiration	Producer/Agent
Expiring (2nd notice)	5 Days ahead of Policy Expiration	Producer/Agent
Expired Notification	At Expiration	Producer/Agent
Expired Final Notification	15 Days following Expiration	Producer/Agent

14. How do I respond to a “deficiency notice”?

Gallagher Verify is not familiar with the type of services that you provide. Please explain why the requested insurance requirement is not applicable to your agency or how your existing certificate fulfills the requested requirements.

Some examples may be:

- **Workers Comp** is not applicable to your agency since you are a sole proprietor and have no employees.
- **Auto insurance** if you do not have employees, provide a copy of your personal policy & if have employees, auto liability can be waived if your agency employee policy requires all employee to provide their personal policy to you as the employer, upon request and submitting a copy of your employee handbook is sufficient.

15. Common deficiencies that can be prevented:

- Missing Vendor Number(s)
 - Missing Service Address(es)
 - Additionally Insured not including “North Los Angeles County Regional Center”
 - General Liability not including “primary & non-contributory”
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