





Alliant Insurance Services, Inc  
818 W Riverside Avenue, Suite 800  
Spokane, Washington 99201-0913

Dear Certificate Holder,

We would like to inform you of an important update to our procedures for completing ACORD forms, which is a result of the recent legal case, T-Mobile USA Inc. v. Selective Insurance Company of America.

**\*\*Effective immediately, Alliant Insurance Services Inc. will no longer include specific language in the Description of Operations field on ACORD forms. \*\*** This change ensures compliance with the court's ruling, which emphasizes the legal significance of the information provided on these certificates.

To ensure you have the appropriate coverage, **\*\*we strongly encourage you to review the attached policy endorsements\*\***. These documents provide detailed information about your coverage and should be used to verify that your insurance needs are fully met.

- The Alliant Standard is to only add wording that will identify the Certificate to the Certificate Holder. (Location, Description of Equipment, Contract or Job Number, etc.)
- Any other wording may be construed as modifying the policy and we should let the attached endorsements speak for themselves.
- Even if you are not doing business in Washington State and your state is silent on this issue. Alliant Adopts the position that you may not modify the policy limits on the Certificate.
- All states forbid an agent from issuing a document that is fraudulent, a misrepresentation, or a deceptive act.
- The ACORD Form Instruction Guide says: "Enter limits corresponding to those found on the policy declarations page."

For Additional Details:

Case: T-Mobile USA Inc. v. Selective Insurance Company of America

Summary: In this case, the court ruled that an insurance company is bound by its agent's written representation in a certificate of insurance (COI) that a particular corporation was an additional insured under a given policy. This decision came despite the COI containing disclaimers stating it could not "amend, extend or alter the coverage afforded by" the policy.

The ruling emphasized that if an agent acts with apparent authority and provides a COI stating that a party is an additional insured, the insurer must honor that representation. This case has influenced how COIs are viewed in Washington state, affirming them as valid proof of coverage under certain conditions.

Source:

1. T-Mobile USA Inc. v. Selective Ins. Co. of Am. - Casetext.  
<https://casetext.com/case/t-mobile-usa-inc-v-selective-ins-co-of-am-2>.

(2) T-Mobile USA, Inc. v. Selective Ins. Co. of Am. :: 2019 :: Washington ....  
<https://law.justia.com/cases/washington/supreme-court/2019/96500-5.html>.

(3) T-Mobile USA Inc. v. Selective Insurance Company of America  
- Lewis .... <https://bing.com/search?q=Washington+state+court+case+Selective+Insurance+T-Mobile+COI>.

(4) T-Mobile USA Inc. v. Selective Insurance Company of America  
- Lewis .... <https://lewisbrisbois.com/newsroom/articles/t-mobile-usa-inc-v-selective-insurance-company-of-america>.

We understand that this change may require an adjustment in how you manage your insurance documents. Please rest assured that our team is here to assist you with any questions or concerns you may have regarding this update.

Thank you for your attention to this matter and for your continued trust in our services.

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