

CSLB Certificate of Insurance Requirements

FAQ for Leasing/Staffing Companies, PEOs, and Co-Insurers

General Certificate Requirements

To ensure timely processing and acceptance, all Certificates of Insurance submitted to CSLB must meet the following criteria:

- **Issue Date:** Must be within 90 days of the date CSLB receives the certificate.
- **Business Name:** Must match exactly as it appears on the CSLB license.
- **Certificate Holder:** CSLB must be listed as the certificate holder.
- **License Number:** Must be clearly included on the physical certificate.
- **Insurance Carrier:** Must be listed on CSLB's approved carriers list.
- **Producer Information:** The name and address of the producer must be listed in the Producer box.
- **Authorized Signature:** Must include a wet signature from an authorized representative.

Additional Requirements for PEO and Leasing/Staffing Certificates

Certificates submitted by Leasing/Staffing services (L/C/F), PEOs, or Co-insurers must meet all general requirements, plus the following:

- **Insured Box:** Must list the name of the Leasing/Staffing service, PEO, or Co-insurer.
- **Description of Operations Box:** Must include a clear statement indicating the relationship and services provided to the CSLB licensee.
- **CSLB Licensee's Full Business Name and Address** must appear in one of the following boxes:
 - Insured box
 - Description of Operations box
 - Certificate Holder box (only if criteria under Format Option 1 are met)

RME & Specialty Classification Addendum Requirements

When a licensee or applicant holds one or more of the following classifications: **C8** (Concrete), **C20** (HVAC), **C22** (Asbestos Abatement), **C39** (Roofing), **D49** (Tree

Service), has a Responsible Managing Employee (RME), or has an RME who holds any of the above classifications and is using a Leasing/Staffing service (L/C/F), PEO, or Co-insurer, then the licensee/applicant must also submit an applicable addendum with the Workers' Compensation insurance certificate.

Formatting Guidelines for Leasing Certificates

1. Licensee Listed as Certificate Holder

- **Insured Box:** Leasing/Staffing service name only
- **Description of Operations Box:** Must include a statement of relationship/services
- **Certificate Holder:** CSLB Licensee listed

Required Statement (choose one):

- "The above coverages apply only to temporary employees dispatched by the named insured to do work on behalf of the certificate holder."
- "The above coverages apply only to temporary employees dispatched to do work on behalf of [Cert Holder] or [Licensee's business name, address, license number]."

If this statement is missing, the certificate **cannot be processed**.

2. CSLB Listed as Certificate Holder

- **Insured Box:** Leasing/Staffing service name only
- **Description of Operations Box:** Must include CSLB licensee's name, address, and relationship statement
- **Certificate Holder:** CSLB listed

Required Statements:

- "All worksite employees working for Licensee's business name, address, license number, paid under [staffing/payroll services name] payroll are covered under the above stated policy."
- "Workers' compensation coverage is provided for only the co-employees, but not subcontractors of: [Licensee's business name and address]."

- “Workers’ Compensation coverage provided through [staffing/payroll services name] is limited to worksite employees but not subcontractors of [Licensee’s business name, address, license number].”

3. Combined Insured Box Format

- **Insured Box:** Leasing/Staffing service **and** CSLB licensee
- **Description of Operations Box:** Must include relationship/services statement and CSLB licensee’s address
- **Certificate Holder:** CSLB listed

Required Statement:

- “Workers’ Compensation coverage provided through [staffing/payroll services name] is limited to worksite employees but not subcontractors of [Licensee’s business name, address, license number].”
- “Workers’ compensation coverage is provided for only the co-employees, but not subcontractors of: [Licensee’s business name and address].”

Q. What Are Addendums and Why Are They Required?

A. Addendums are supplemental forms submitted with a Workers’ Compensation certificate when the CSLB license includes:

- A special classification (i.e., C-8, C20, C22, C39, C61/D49)
- An RME (Responsible Managing Employee)
- An RME who holds a special classification (i.e., C-8, C20, C22, C39, C61/D49)

They are required to formally document the relationship between the staffing company and the CSLB licensee, ensuring coverage applies to dispatched employees.

Key reasons that addendums are required:

- Confirm coverage applies to the CSLB licensee’s worksite employees
- Help CSLB verify compliance with workers’ compensation laws
- Clarify that coverage does not extend to subcontractors unless explicitly stated

Criteria for Addendum Acceptance:

To be valid, the addendum must include:

- Current issue date
- CSLB license number (must be present even if submitted with the certificate)

- Licensee/applicant business name that matches the license exactly
- Owner/Officer/Partner printed name and wet signature
 - Printed/Digital/eSign signatures are **not** accepted
 - Signature must match a name listed on the license/application
 - RME cannot sign
- Licensee/applicant business address and phone number
- Leasing/Staffing service (L/C/F), PEO, or Co-insurer company name, representative's printed name and signature, company address, and phone number

Q. Is A New Addendum Required Every Year?

A. No, a new addendum is not required annually when renewing a Workers' Compensation policy.

You only need to submit a new addendum if there has been a change to the CSLB license, such as:

- A change in ownership
- A modification to the business entity or name
- A different PEO, leasing, or staffing service provider

If your license details remain unchanged and the services used are still being provided by the same PEO, your existing addendum remains valid through policy renewal.

Q. Can Leasing Certificates Be Submitted Through the CSLB Workers' Compensation Portal?

A. No, leasing certificates cannot be submitted through the CSLB portal.

These certificates require manual review due to system limitations:

Q. What Is the Earliest Date a Workers' Compensation Policy Can Be Applied?

A. A Workers' Compensation policy can be applied to a CSLB license no earlier than seven (7) days prior to the policy's effective date.

Example: If the policy is effective on October 2, 2025, the earliest it can be added is September 25, 2025.

Early submissions are securely stored and automatically activated when eligible, there is no need to resubmit.

Q. Who Receives Notifications When Certificates Are Rejected?

A. When a certificate is rejected, CSLB sends:

- One notification letter to the licensee
- One notification letter to the entity listed in the Producer box

If there is no entity listed in the Producer box, the notification will be sent to the listed broker instead.

If you are listed but still not receiving notifications, please verify that your mailing address is correct on the certificate.

Accurate Producer information ensures timely delivery of rejection notices.

Q. How Are Rejected Certificates with Mismatched Information Corrected?

A. One of the most common reasons for rejection is a mismatch between the business name or address listed on the certificate and what is officially recorded on the CSLB license.

To prevent this, CSLB strongly recommends using the License Check tool available on the CSLB website: [Check A License - CSLB](#)

This tool provides the most current business name and address associated with the license, helping ensure certificates reflect accurate and up-to-date information.

Verifying license details before submission significantly reduces the risk of rejection due to incorrect business information.