[Date]

[Contractor Name]
[Contractor Address]
[City, State, Zip Code]

Subject: Rejection of Certificate of Insurance - [Project Name/Contract Number]

Dear [Contractor Contact Name],

We have reviewed the Certificate of Insurance (COI) submitted on [Date] regarding the aforementioned project. Please be advised that the certificate is currently rejected for the following reason(s):

- [ ] Insufficient General Liability limits. Required: $[Amount]
- [ ] Missing "Additional Insured" endorsement for [Entity Name]
- [ ] Missing "Waiver of Subrogation" endorsement
- [ ] Policy expiration date has passed or is within 30 days
- [ ] Professional Liability/Workers Comp coverage not shown
- [ ] Insurance carrier rating does not meet minimum requirements
- [ ] Other: [Description of discrepancy]

Please provide a corrected Certificate of Insurance that meets all requirements outlined in your contract no later than [Date]. Please note that work may not commence or continue on-site until a compliant certificate is received and approved.

Please send the updated document to [Email Address/Department].

Sincerely,

[Your Name]
[Your Title]
[Company Name]