

With our continued commitment to providing superior service to our customers, we are using a state-of-the-art insurance certificate delivery system. **iCerts.com** provides on-demand, online access to evidence of insurance for lenders, mortgage brokers, real-estate agents and/or closing attorneys, or the condo owner who are in need of evidence of insurance (Master Policy) provided through our agency. Please use the instructions below to process your request 24/7.

If you are: a **Lender, Loan Processor, Real-Estate Agent, or Closing Agent**, and this request is for a new loan of any kind (includes refi's, LOC, reverse mortgage, etc.), please use our website www.icerts.com to register for a new user account (if you do not already have one), or to login and place an order. All fees should be written into the closing costs.

Note: Please do not redirect the Condo owner/buyer to iCerts.com to order certificates on your behalf, as it is the lender's responsibility to place these types of orders.

- **Please forward all renewal requests to the unit owner for processing through www.icerts.com.**

If you are: a **Condo Owner and this request is for an annual renewal**, or any other request that does not involve a new loan, please forward the letter you received from your lender requesting an updated certificate to CS@iCerts.com for instructions and further assistance.

- If this is for a renewal, one customized certificate per year will be available to each unit owner based upon an association's annual renewal event (not a new loan), on or after the renewal date of the association.
- If a "generic" certificate is required for your own records (or to outside insurance agents for claims or policy comparisons), one will be provided by contacting our office directly and requesting it (will not include the unit owner or mortgagee clause).

If you should have any questions regarding the iCerts.com program, please contact them directly by email at: CS@iCerts.com for further assistance.

To discuss any policy related concerns or our insurance services in greater detail, please contact by email at: Info@InsurePeopleFirst.com.

For more information regarding ordering certificates, or the top 10 most asked questions regarding iCerts.com services, please visit their ["FAQ"](#) page.

All iCerts.com requests will be responded to during normal business hours in the order received, Monday through Friday, between the hours of 7:30 am and 4:30 pm PST.

Thank you.