



## Ohio Revised Code

### Section 3938.02 Nature of certificate.

Effective: March 23, 2016

Legislation: House Bill 259 - 131st General Assembly

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A certificate of insurance is not a policy of insurance and does not affirmatively or negatively amend, extend, or alter the coverage afforded by the policy to which the certificate of insurance refers. A certificate of insurance shall not confer to any person new or additional rights beyond what the referenced policy of insurance expressly provides.

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