

Luxury apartment buildings across the region almost always require a certificate of insurance before granting a moving company access to elevators and loading docks. **DMV Movers** familiar with this requirement know how to secure this paperwork quickly, preventing delays on a scheduled move-in date.

What a Certificate of Insurance Covers

A certificate of insurance, often called a COI, verifies that a moving company carries general liability and, in some cases, workers' compensation coverage that protects the building against damage or injury claims during the move. Building management typically specifies minimum coverage amounts, and a DMV Moving Company needs to confirm these figures match their policy before submitting the document.

Many luxury buildings also require the certificate to name the building or property management company as an additional insured party, which is a specific request that must be made to the insurance provider rather than using a generic certificate already on file.

Steps to Secure a COI Quickly

Contacting the building's management office as soon as a move-in date is confirmed allows enough lead time to request the specific COI format required. Movers in DMV experienced with luxury buildings [DMV movers](#) often keep a working relationship with their insurance broker to turn around a customized certificate within a day or two once the building's requirements are [View website](#) known.

Bulldog Movers Building Coordination

Bulldog Movers in Rockville MD regularly coordinates [local moving](#) service for clients relocating into luxury buildings across DC, Maryland, and Virginia, handling COI paperwork as part of the booking process. For households also moving from a previous luxury building with similar requirements, the [packing services](#) team can coordinate both move-out and move-in certificates if both buildings require them.



Common Delays and How to Avoid Them

Waiting until the week of the move to request a COI often leads to delays, since some insurance brokers need several business days to issue a customized certificate. A DMV Moving Company that requests building requirements at the time of booking, rather than a few days before the move, avoids this last-minute scramble entirely.

- Contact building management early to confirm COI requirements
- Verify required coverage amounts match the mover's policy
- Request additional insured language naming the building if required
- Submit the COI well ahead of the scheduled move-in date

Working with a Mover Who Handles This Regularly

A DMV Moving Company with experience in luxury buildings across the region already understands common COI formats and requirements, reducing back-and-forth between the building, the insurance broker, and the moving company.

Bulldog Movers DMV manages this paperwork proactively for every luxury building move. Visit [Bulldog Movers](#) to schedule your move with COI support included.