



Certificate of insurance review checklist

Use one for every certificate you receive. Tick each line you have checked against your subcontract, and write down what is still missing.

Subcontractor:

Project:

Tier:

Reviewed by:

Date:

General information

- ☐ Certificate issued for the current policy period, and less than a year old
- ☐ Received from the insurance agent, or confirmed with the agent
- ☐ Insured's legal name matches the subcontract and W-9
- ☐ Certificate holder shows our exact legal name and address
- ☐ Description of operations names the project and carries the wording we require

Coverage and limits

- ☐ General liability meets our each occurrence and general aggregate limits
- ☐ Products and completed operations aggregate meets our limit
- ☐ Commercial auto meets our limit and covers any auto, or owned, hired and non-owned autos
- ☐ Workers' compensation is shown with statutory limits, and the agent has confirmed the state where the work is
- ☐ Employers' liability meets our limits
- ☐ Umbrella or excess meets our limit, if we require one
- ☐ Every policy runs for the whole time the subcontractor is scheduled to work
- ☐ Insurers meet the rating our contract asks for, often A- VII or better, and are admitted or eligible as surplus lines insurers in our state

Endorsements

- ☐ ADDL INSD and SUBR WVD boxes are marked on each policy where we require them
- ☐ Additional insured endorsement for ongoing operations received (for example CG 20 10)
- ☐ Additional insured endorsement for completed operations received (for example CG 20 37)
- ☐ Primary and non-contributory wording confirmed (for example CG 20 01)
- ☐ Waiver of subrogation received for general liability, auto and workers' compensation (workers' comp where the state allows it)
- ☐ Edition dates on the endorsement forms reviewed
- ☐ Policy's schedule of forms checked for exclusions for height, residential work, action over and the subcontractor's class of work

A marked box on a certificate is not the endorsement. Ask for the form itself.

Decision

- ☐ Approved
- ☐ Deficient. Items requested on (date): _____
- ☐ Exception sent for approval to (name): _____

STILL NEEDED

From the playbook *Covered or Exposed?* Free at watchmycover.com/playbook · Check a certificate free at watchmycover.com/check
General information about practice in the United States, not insurance or legal advice. Confirm requirements with your broker and attorney.