***Contractor Insurance Checklist***

1. Who is responsible for insuring the project? (Refer to the contract.)
2. What type of insurance policy will be in place – i.e., WRAP, OCIP (Owner-Controlled Insurance Program), General Contractors policy
3. Is the insurance company rated A+ by Best Rating?
4. Are you a named insured or additional named insured on the insurance policy?
5. Are you acting as General Contractor, Construction Manager, Subcontractor, or other?
6. If this is a WRAP or OCIP policy, who decides who is included in policy coverage?
7. Do you have the names and contact information for Project Owner, General Contractor, Insurance Agent/Broker, and Claims Administrator?
8. Have you reviewed completely the insurance requirements of all contracts and schedules and policy coverages?
9. Are the general liability limits adequate to cover exposures? Is defense inside the limits? (Refer to general liability coverage form.)
10. Are there additional limits available from umbrella or excess liability policy?
11. Does the insurance policy period cover the length of the project and the required period of time after completion? (Refer to policy coverage forms.)
12. Who is not covered under insurance policy? Are they providing their own coverage? (Obtain certificates from all subcontractors.)
13. How are off-site exposures covered? If not included, how will they be insured?
14. Is transportation coverage needed or required?
15. Does the insurance policy have specific exclusions – i.e., residential work, mold, silica? If WRAP or OCIP has these exclusions, how are they covered?
16. Does the insurance coverage of subcontractors, suppliers, and others also include these exclusions?
17. Is pollution coverage required or needed for this project?
18. Is there any asbestos or other type of hazardous material in the building? Possible demolition exposures?
19. What are the policy and coverage requirements of subcontractors? – i.e., Notice of Cancellation, certificates, and coverage for suppliers
20. What is the deductible or SIR of the policy? Who is required to participate and at what amount? (Refer to contract.)
21. Is professional liability included? If not, who is responsible to provide it? (Owner, Architect, Contractor)
22. Does the professional liability include coverage for design-build exposure for general contractor and subcontractors?
23. Does the professional liability include coverage for drilling, testing, and site remediation?
24. Who is providing Builders Risk coverage, and who is listed as additional insured’s? (Subcontractors and sub-subcontractors should all be listed.)
25. Does the Builders Risk cover demolition work and damage to existing structure? What is the security provided?
26. Do the contracts include waiver of subrogation, hold harmless, or other types of risk transfers?
27. What safety requirements are made in the contract? How are they handled by the general contractor or subcontractors?
28. Is flood, earthquake, or subsidence coverage required or needed?
29. Is Boiler and Machinery coverage required or needed?
30. Is system testing included or excluded from coverage?
31. If WRAP or OCIP, is Workers Compensation provided or excluded? (If included, all payroll must be separated from payroll normally reported on Workers Compensation policy.)
32. Who is responsible for insuring leased or rented equipment?
33. Is special coverage required for a crane? Is the operator provided and insured?
34. Is X, C, U – explosion, collapse, and underground – coverage provided or needed?
35. Will a bond be required for the project? If so, who is responsible to provide and pay for the bond?
36. Who will be tracking certificates and other required insurance coverage from subcontractors?
37. How will cost of insurance or insurance credits be determined and paid?