

# Contractor's Insurance Gap Analysis Checklist

## PART 1: PROJECT DELIVERY & CONTRACT RISK

If you are taking on 'single-point responsibility,' your risk profile has fundamentally changed.

- [ ] **Do we hold contracts where we act as the single point of responsibility?**  
*If YES: You are liable for both field execution and design failures.*
- [ ] **Do we hire outside architects or design consultants directly under our contract?**  
*If YES: You may carry vicarious liability for their professional errors.*
- [ ] **Does our preconstruction team offer formal 'Value Engineering'?**  
*If YES: Altering design specs is considered a professional service.*
- [ ] **Do we take formal responsibility for BIM coordination and clash detection?**  
*If YES: Missed clashes are economic delays, not physical accidents.*
- [ ] **Do we use AI-driven software for estimating, scheduling, or generative design?**  
*If YES: Errors generated by AI tools are considered your professional liability exposure.*

## PART 2: SUBCONTRACTOR & CONSULTANT MANAGEMENT

You can outsource the work, but you cannot always outsource the liability.

- [ ] **Do we require all subcontractors to provide a COI before they mobilize?**  
*If NO: You could end up paying for their on-site accidents.*
- [ ] **Do our subcontracts mandate we be named as an 'Additional Insured'?**  
*If NO: Their General Liability policy will not defend your firm in a lawsuit.*
- [ ] **Do we require our design consultants to show proof of E&O insurance?**  
*If NO: You will pay out of pocket if their flawed blueprints cause a delay.*
- [ ] **Do we have a system to track when a sub's insurance expires mid-project?**  
*If NO: A lapse in their coverage becomes an immediate gap in yours.*

## PART 3: POLICY TRIGGER & EXCLUSION AUDIT

Check the fine print of your existing policies with your broker.

- [ ] **Does our GL policy include the standard 'Professional Services' exclusion?**  
*If YES: This is exactly why you need a standalone Professional Liability policy.*
- [ ] **In our GL policy, does the 'Your Work' exclusion contain the 'Subcontractor Exception'?**  
*If NO: You won't be covered if your subcontractor causes a physical defect.*
- [ ] **Do we carry a Pollution Liability policy?**  
*If NO: You are exposed to environmental spills, asbestos, or toxic mold claims.*

### NEXT STEPS: THE BROKER REVIEW

Print this checklist and schedule a sit-down with your construction insurance broker to ensure your 'Coverage Map' actually matches your operational risk.