construction coverage
EXPERT REVIEWS & GUIDES

Additional Insured Verification Checklist

A practical framework to help general contractors and project managers evaluate subcontractor insurance documentation and verify that necessary risk transfer provisions are in place.

Phase 1: Contract Alignment & COI Intake

- [ ] Has the master subcontract agreement been fully executed and signed by both parties?

  If YES: Keep a copy on file. Blanket endorsements generally require a signed, written contract executed prior to a loss to trigger coverage.

- [ ] Does the executed subcontract clearly outline the commonly required general liability, commercial auto, and excess/umbrella limits for this specific project?

- [ ] Has the subcontractor submitted a current ACORD 25 Certificate of Insurance (COI)?

- [ ] Are the "ADDL INSR" columns on the COI checked for the General Liability, Commercial Auto, and Umbrella liability rows?

  If YES: This is a positive indicator, but remember that a COI alone is widely considered informational and rarely grants enforceable legal rights without attached endorsements.

Phase 2: Policy Endorsement Audit

- [ ] Has the subcontractor provided the physical policy endorsement form for **Ongoing Operations** (typically ISO CG 20 10 or an equivalent blanket form)?

  Often required to extend protection during the active work phase while operations are in progress.

- [ ] Has the subcontractor provided the physical policy endorsement form for **Completed Operations** (typically ISO CG 20 37 or an equivalent blanket form)?

  Often needed to maintain protection for long-tail defects surfacing after the project is handed over.

- [ ] Do the provided endorsement forms correctly identify the required parties (e.g., project owner, general contractor), either via a specific schedule or through blanket language?

- [ ] Are the endorsement documents demonstrably bound to the policy (e.g., policy numbers match the COI, documents appear generated by the carrier)?

Phase 3: Cost-Sharing & Workers' Compensation

- [ ] Have you verified the presence of **Primary and Noncontributory (PNC)** language (such as ISO CG 20 01 or equivalent)?
  If YES: This wording helps ensure the subcontractor's policy pays first and restricts their carrier from seeking contribution from your own upstream insurance.
- [ ] Has the subcontractor provided a **Waiver of Subrogation** endorsement for their Workers' Compensation policy (indicated by the SUBR WVD column and a physical attachment)?
  Additional insured status is generally not available on Workers' Compensation policies; a waiver is typically used instead to restrict the carrier from suing you for statutory benefit payouts.
- [ ] Have you confirmed whether the subcontractor's policy utilizes a standard deductible or a Self-Insured Retention (SIR)?
  If an SIR is present: Proceed carefully. SIRs can sometimes require the subcontractor to pay out of pocket before the carrier is obligated to defend you.

Phase 4: Ongoing Compliance Monitoring

- [ ] Are all policy expiration dates logged into a compliance tracking system or project management software?
- [ ] Is there a standardized process in place to halt payments or restrict site access if a subcontractor's coverage lapses mid-project?

Interpreting Your Results

All boxes checked: You have completed a thorough baseline audit of the subcontractor's insurance documentation. Retain these records for the duration of your state's statute of repose, as construction defect claims may arise years after project completion.

Missing checked boxes: Unchecked items often represent potential gaps in your risk transfer strategy. If endorsements are missing, the upstream party might be assuming direct financial liability for the subcontractor's operations. Consider withholding mobilization approval or progress payments until the trade partner's broker supplies the missing policy documents.

This checklist provides general educational information, not insurance or legal advice. Construction Coverage is not a licensed insurance agency, agent, or broker. Confirm your specific requirements with a licensed insurance agent.