LIBERTY UNION INSURANCE GROUP

Subcontractor Insurance Checklist

Use before work begins. Keep a copy with each subcontractor file.

Subcontractor: ______________________________ Project: ____________________

Reviewed by: _______________________________ Date: ______________________

- ☐ **Written agreement -** Obtain a signed subcontract before work. Ask legal counsel to review indemnity, hold-harmless terms and applicable state-law limits.
- ☐ **Certificate and endorsements -** Collect current evidence of insurance and the actual relevant endorsements. Certificate holder status is not additional insured coverage.
- ☐ **Additional insured scope -** Review ongoing and completed operations, eligible parties, covered work and written-contract conditions where applicable.
- ☐ **Other contract requirements -** Verify required limits, per-project aggregate, primary/noncontributory wording and waiver of subrogation where applicable.
- ☐ **Policies matched to the work -** Discuss General Liability, Workers' Compensation, Commercial Auto, Excess/Umbrella and any specialty coverage needed.
- ☐ **Exclusions and restrictions -** Ask about the actual trade and project: residential work, roofing, height, subsidence, EIFS, prior work and worker-injury/action-over restrictions.
- ☐ **Renewals and completed operations -** Track expiration dates. Obtain renewal documents and discuss continuing protection after the project ends.
- ☐ **Audit records -** Keep agreements, certificates, endorsements, invoices and payment records. Ask how your policy treats insured and uninsured subcontractor costs.

Open questions / follow-up: ____

Send documents to service@libertypro.com

Call 972-423-2300 | Text only 972-284-7120