

SUBCONTRACTOR EVALUATION CHECKLIST

POLICYHOLDER IS THE SUBCONTRACTOR

POLICYHOLDER NAME: _____ REVIEWED BY: _____

POLICY OR QUOTE NUMBER: _____ DATE: _____

Hover your mouse over each check box for more information.			Characteristics		
General	Yes	No	Above-average	Average	Below-average
Is a copy of an executed contract on file (for the top general contractors or others that the policyholder regularly acts as the subcontractor)?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is there a written contract with all parties clearly listed, and are signatures required?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Does the contract specify project, location, the work to be performed by the subcontractor and the price?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Do the contract's job-site safety responsibilities include clean up?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Has legal counsel reviewed contract language within the last three years?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is a certificate of insurance required?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Indemnification or hold harmless	Yes	No	Above-average	Average	Below-average
Is a hold harmless, defense or indemnification agreement stated in the contract?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is the indemnification verbiage mutual?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Does the indemnification verbiage mention bodily injury, property damage and personal injury or personal and advertising injury?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does the contractual indemnification specifically include claims by the employees of the subcontractor or anyone working on their behalf?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Insurance and minimum requirements	Yes	No	Above-average	Average	Below-average
Is there a commercial general liability minimum of \$500,000 per occurrence/\$1 million aggregate?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Is commercial general liability for completed operations required after the end of the project/work?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Insurance and minimum requirements, continued	Yes	No	Above-average	Average	Below-average
Is there a commercial auto minimum of \$500,000 combined single limit liability?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Is the excess or umbrella required limit \$1 million or less?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does the excess or umbrella require a minimum limit greater than \$1 million?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is commercial umbrella also required to be endorsed with primary and/or noncontributory language?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Are the workers' compensation with employers liability limits at least \$500,000/\$500,000/\$500,000?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does the contract require the policyholder to provide a certificate of insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does the contract require notice of coverage cancellation be provided a minimum of 30 days in advance (except for non-payment of premium)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does the additional insured status cover commercial general liability for ongoing operations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does the additional insured status cover commercial general liability for completed operations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Is additional insured status on the current ISO edition dates?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is a waiver of subrogation for commercial general liability required?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Is a waiver of subrogation for commercial auto required?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Is a waiver of subrogation for commercial umbrella required?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Is a waiver of subrogation for workers' compensation required?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Is the subcontractor's/policyholder's insurance primary, and does it have a primary and noncontributory endorsement for commercial general liability and commercial auto?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Does the commercial general liability coverage include endorsement CG 25 03 - DESIGNATED CONSTRUCTION PROJECT(S) GENERAL AGGREGATE LIMIT?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Is pollution coverage required for any contractor with this exposure, with a minimum limit of \$1 million?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is professional or contractor's E&O liability required for any professional exposure, with a minimum limit of \$1 million?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Does the language in the contract require the policyholder and all subcontractors at the job-site to maintain the same coverages and limits?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>