

SUBCONTRACTOR EVALUATION CHECKLIST

POLICYHOLDER USES A SUBCONTRACTOR

POLICYHOLDER NAME: _____ REVIEWED BY: _____

POLICY OR QUOTE NUMBER: _____ DATE: _____

Hover your mouse over each check box for more information.	*Characteristics				
	Yes	No	* Above-average	Average	Below-average
General					
Does the policyholder maintain a copy of executed contracts for their regularly used subcontractors?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Does the policyholder have 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 the project, location, 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"/>
Does the contractor/policyholder have suspense tracking for certificates of insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Does the contractor/policyholder maintain project files that contain contracts, certificates of insurance and all required endorsements?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Does the contract track all work the subcontractor does for the policyholder (start dates, completion dates) and keep up to statute of repose?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Does the policyholder have their own staff on site to perform quality checks before, during and after the subcontractor's work? Are these documents maintained up to statute of repose?	<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 indemnification verbiage at least mutual or one-sided in the favor of policyholder?	<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"/>

*When the contract applies to a large project and/or heavy in class exposure, a greater number of above-average characteristics must be present.

This document is for informational use only; an attorney should be consulted.

Insurance and minimum requirements	Yes	No	Above-average	Average	Below-average
Does the subcontractor have a commercial general liability minimum of \$1 million per occurrence/\$2 million aggregate?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Does the subcontractor have commercial general liability for completed operations (required for at least two years after the end of the project/work)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Is subcontractor's liability insurance required to be provided by a carrier with an AM Best rating of A- or better?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Does the subcontractor have a commercial auto minimum of \$1 million combined single limit liability?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Does the subcontractor have excess or umbrella with at least a \$2 million limit?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Does the excess or umbrella have a minimum limit greater than \$2 million depending on work or product being provided?	<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 subcontractor to provide the policyholder with 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 to the policyholder 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"/>
Is additional insured status that covers commercial general liability ongoing operations provided to the policyholder?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is additional insured status that covers commercial general liability completed operations provided to the policyholder?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is additional insured status required using the following? CG2010-ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION 10/01 edition and CG2037-ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - COMPLETED OPERATIONS 10/01 edition dates or equivalent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Does the contractor/policyholder obtain copies of additional insured endorsements from the subcontractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Is a waiver of subrogation for commercial general liability provided by the subcontractor to the policyholder?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is a waiver of subrogation for commercial auto provided by the subcontractor to the policyholder?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is a waiver of subrogation for commercial umbrella provided by the subcontractor to the policyholder?	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
Is a waiver of subrogation for workers' compensation provided by the subcontractor to the policyholder?	<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 the subcontractor's insurance primary, and does it have a primary and noncontributory endorsement naming the policyholder 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 \$1 million?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Does the language in the contract require all subcontractors engaged by the subcontractor to maintain the same coverages and limits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Does the contractor/policyholder require a listing of all endorsements on the certificate of insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Does the contractor/policyholder require copies of subcontractors' insurance policies be available upon request?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>