POLICY & PROOF

Contractor Project-Ready Checklist

PAGE 1 - UNDERSTAND WHAT THE JOB REQUIRES

- Use this page to identify exactly what the owner, GC, landlord, or client is asking for before you request insurance documents.

1 **REQUIREMENT** Understand what is requested

2 **PROOF** Collect and verify the documents

3 **ACTION** Send it and keep it current

1. Start with the actual request

Find the latest contract, bid instruction, insurance exhibit, email, or portal request. Confirm the project, who is asking, and when the insurance paperwork is due.

2. Find each insurance requirement

- [ ] **Certificate of insurance (COI)**
  Is a certificate required? Who should receive it?
- [ ] **Additional insured**
  Who must be added to your liability coverage?
- [ ] **Waiver of subrogation**
  Is a waiver required, and for whom?
- [ ] **Primary & noncontributory**
  Does the contract say your coverage must respond first?
- [ ] **Coverage limits**
  What minimum limits are required?
- [ ] **Specific forms or endorsements**
  Does the request name a particular form or endorsement?
- [ ] **Deadline / before-work approval**
  When must the paperwork be received or accepted?
- [ ] **Attached forms or exhibits**
  Are there forms, exhibits, or addenda that must be returned?

3. Make a simple requirement list

Write one requirement per line. This is the list you can send to your insurance contact and use to check what comes back.

REQUIREMENT	WHAT THEY ASKED FOR	NEXT STEP
COI / certificate holder		
Additional insured		
Waiver / primary wording		
Coverage + limits		
Forms / endorsements		
Deadline / other		

4. Send this list to your insurance contact

- Can our current policies meet these requirements?
- What certificates, endorsements, or policy changes are needed?
- Is anything unavailable, restricted, or subject to underwriting approval?
- Could added cost or processing time delay the project?
- When can the complete package be ready?

Tip: Send the full insurance section or exhibit - not only a screenshot of the COI request.

Quick project worksheet

REQUIREMENT
What do they want?
Write the requirement in plain language.

PROOF
What document shows it?
Name the certificate, endorsement, or form.

ACTION
Who sends it and when?
Note the contact, delivery method, and deadline.

NEXT STEP Next: Collect the documents that prove each requirement.

Contractor Project-Ready Checklist

PAGE 2 - COLLECT, CHECK, AND SEND THE DOCUMENTS

- Use this page to compare what you receive from your insurance contact with the original requirement before you submit it.

1. **REQUIREMENT** — Understand what is requested
2. **PROOF** — Collect and verify the documents
3. **ACTION** — Send it and keep it current

1. Collect the documents you need

- [ ] **Certificate of insurance (COI)**
  Shows current coverage, limits, dates, and certificate holder information.
- [ ] **Additional insured endorsement**
  Include it when the contract requires additional-insured status.
- [ ] **Waiver of subrogation endorsement**
  Include it when a waiver is required.
- [ ] **Primary & noncontributory wording**
  Include supporting endorsement or policy wording when required.
- [ ] **Other required forms or endorsements**
  Attach any project-specific forms, exhibits, or endorsements.
- [ ] **Supporting evidence**
  Provide umbrella/excess, auto, workers compensation, or other evidence only when requested.

2. Check before you send

- [ ] **Business name is correct**
  Use the exact legal name shown on the policy.
- [ ] **Recipient details are correct**
  Certificate holder and required parties match the request.
- [ ] **Project details are correct**
  Project name, location, job number, or other identifiers match.
- [ ] **Policy dates are current**
  Coverage is in force for the period you are showing.
- [ ] **Required limits are shown**
  Compare the evidence against the original requirement.
- [ ] **Supporting endorsements are attached**
  Do not rely on COI wording alone when an endorsement or policy right is required.
- [ ] **Nothing unresolved is hidden**
  Flag any mismatch or exception before submission.

3. Send and confirm

- Send it using the method the requester specified.
- Confirm the recipient received it and note any missing item.
- Save a copy of what you sent and any approval or rejection response.
- Set a reminder if coverage expires during the project.

4. Stop and ask for help when...

Ask your insurance professional - or legal counsel for contract language - when:

- The contract or insurance wording is unclear.
- A required endorsement or coverage is not available under your current program.
- Someone asks you to change COI wording to promise something the policy does not provide.
- Required limits or coverage differ materially from what you carry.
- The client rejects the package without clearly explaining what is missing.

Want examples and deeper explanations?

Get the Complete Project-Ready Guide for common COI rejections, additional-insured requirements, waivers, and broker-prep questions.

GET THE GUIDE