

Suggested Subcontractor Certificate of Insurance Requirements

1. All subcontractor insurance carriers must be “Y” rated
2. Dates
 - a. Effective / Expiration
 - b. Subcontractor agrees to maintain the insurance for the benefit of Contractor and Owner for the applicable Statute of Limitations
 - c. Not less than two weeks prior to the expiration, cancellation or termination of any such policy, the Subcontractor shall supply the Contractor with a new and replacement Certificate of Insurance and Additional Insured Endorsement as proof of renewal of said original policy
3. Limits
 - a. Acceptable minimum limits by trade
4. Auto
 - a. What box is marked?
5. “Waiver of Subrogation Language or endorsement
 - a. Subcontractor hereby waives all rights of subrogation against Contractor and Owner with respect to losses, claims or costs arising out of or in connection with the work.”
6. Workers Comp
 - a. Minimum state limits
 - b. Waiver of Subrogation
7. Professional Liability Certificates
 - a. Design professionals (architects & engineers)
 - b. Design Build trade contractors
8. Who is named as additional insured?
 - a. The coverage is available to Contractor and Owner
9. Additional Insured Endorsement
 - a. Acceptable ISO #
 - b. All endorsement must state on the endorsement that the insurance provided is primary and non-contributory
10. Other Certificates of Insurance
 - a. Subcontractor shall provide the Contractor with a Certificate of Insurance showing liability insurance coverage for the Subcontractor and any employees, agents, or Sub-Tier Subcontractors of the Subcontractor for any Workers’ Compensation, Employer’s Liability and Automobile Liability.

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