

# COI Checklist For Protecting Your Company

01



## Verify Coverage Types and Limits:

- General Liability
- Automobile Liability
- Professional Liability (if applicable)
- Workers' Compensation
- Umbrella Liability

02



## Ensure Proper Policy Dates:

Coverage start and end dates align with project timeline

03



## Confirm Subcontractor's Information:

Legal name, address and contact details

04



## Check for Additional Insured Endorsements:

- Your company should be listed as additional insured
- Coverage should apply on a primary and non-contributory basis

05



## Review Waivers of Subrogation:

Confirm waivers are in place for general liability and workers' compensation policies

06



## Ensure Notice of Cancellation Provisions:

Require subcontractor's insurer to provide written notice of policy cancellation

07



## Maintain Accurate and Organized Records:

Store all COIs digitally and establish a tracking system for expiration dates

08



## Regularly Review and Update COI Requirements:

Adjust requirements as needed based on changes in project scope, regulations, or risk exposure

09



## Train Your Team:

Educate your team on COI requirements, best practices, and compliance management

10



## Leverage Technology:

Consider using COI tracking software to streamline the process, reduce risk, and ensure compliance