MontRidge Insurance Services

CONTRACTUAL RISK TRANSFER CHECKLIST

Commercial Risk Education Series

A practical self-assessment to help identify insurance and operational risk topics for further discussion. Select Yes, No or Not Sure for each item. Leave items that do not apply blank. There is no score or passing grade.

CONTRACT REVIEW

	Yes	No	Not Sure
Are insurance requirements reviewed before signing?	○	○	○
Are indemnity and defense clauses reviewed by counsel?	○	○	○
Are project scope and parties clearly identified?	○	○	○
Are changes to contracts tracked?	○	○	○

INSURANCE

	Yes	No	Not Sure
Are required limits compared with actual policies?	○	○	○
Are additional insured endorsements verified?	○	○	○
Are primary and noncontributory provisions reviewed when required?	○	○	○
Are waiver of subrogation requirements evaluated?	○	○	○

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Continue your review. Select one response per item; leave non-applicable items blank.

SUBCONTRACTORS

	Yes	No	Not Sure
Are requirements flowed down where appropriate?	○	○	○
Are certificates and relevant endorsements collected?	○	○	○
Are expiration dates and renewals tracked?	○	○	○
Are exceptions resolved before mobilization?	○	○	○

GOVERNANCE

	Yes	No	Not Sure
Are insurance obligations assigned to responsible staff?	○	○	○
Are completed operations requirements tracked?	○	○	○
Are contract records retained securely?	○	○	○
Are contractual changes communicated to the insurance advisor?	○	○	○

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NEXT STEPS

Use your responses to identify questions for your insurance advisor. A No or Not Sure response may warrant further review; a Yes response does not establish adequate insurance or compliance. Keep the completed checklist for your own records.

OPTIONAL CONSULTATION REQUEST

- [ ] I would like to discuss this checklist with Montridge.
- [ ] I would like to review my current insurance program.
- [ ] I would like to receive future educational resources.

OPTIONAL CONTACT INFORMATION

Name

Company

Title

Phone

Email

Preferred contact method

Questions or topics to discuss (avoid confidential or sensitive information)

To arrange a discussion, visit www.montridgeinsurance.com. This PDF does not transmit your responses automatically.

Educational use only. This checklist is not an insurance application, policy, coverage determination, compliance audit, or legal, tax, engineering, medical or financial advice. Coverage depends on actual policy terms, endorsements, exclusions and facts. Consult qualified advisers for your circumstances.