MontRidge
Insurance Services

EPC & INFRASTRUCTURE INSURANCE CHECKLIST

A Practical Self-Assessment for EPC Contractors, Infrastructure Firms & Project Owners

Developed by Montridge Insurance Services

This checklist was developed by Montridge Insurance Services to help Engineering, Procurement & Construction (EPC) contractors, infrastructure firms, developers, and project owners identify common insurance and risk management topics that may deserve additional review before they become costly claims, project delays, or contractual disputes.

Whether your company is involved in transportation, utilities, industrial facilities, renewable energy, heavy civil construction, or other infrastructure projects, this checklist provides a practical starting point for reviewing your insurance and risk management program.

HOW TO USE THIS CHECKLIST

- Simply check Yes, No, or Not Sure for each statement below.
- There are no right or wrong answers.
- If you answer "No" or "Not Sure" to several questions, it may be a good time to review your insurance program, contracts, or risk management procedures with your insurance advisor.

SECTION 1 – BUSINESS OPERATIONS

Our insurance program reflects the EPC and infrastructure projects we perform today.	☐ Yes	☐ No	☐ Not Sure
We notify our insurance advisor before pursuing larger or more complex projects.	☐ Yes	☐ No	☐ Not Sure
We understand the operational risks associated with our projects.	☐ Yes	☐ No	☐ Not Sure
We review our insurance program as our business and project portfolio evolve.	☐ Yes	☐ No	☐ Not Sure

SECTION 2 – CONTRACTS & RISK MANAGEMENT

We review insurance requirements before signing project contracts.	☐ Yes	☐ No	☐ Not Sure
We understand our contractual insurance obligations before work begins.	☐ Yes	☐ No	☐ Not Sure
We verify subcontractor insurance before mobilization.	☐ Yes	☐ No	☐ Not Sure
Certificates of Insurance are reviewed before work begins.	☐ Yes	☐ No	☐ Not Sure

SECTION 3 – PROJECT DELIVERY & CONSTRUCTION RISK

We review project-specific insurance requirements before construction begins.	☐ Yes	☐ No	☐ Not Sure
We understand the potential impact that project delays can have on contracts and insurance obligations.	☐ Yes	☐ No	☐ Not Sure
We evaluate whether Builder's Risk, Delay in Startup (DSU), or other project-specific coverages should be considered.	☐ Yes	☐ No	☐ Not Sure
We review insurance requirements whenever project scope, owners, or major subcontractors change.	☐ Yes	☐ No	☐ Not Sure

SECTION 4 – CLAIMS & LOSS PREVENTION

Employees know how to report incidents promptly.	☐ Yes	☐ No	☐ Not Sure
We investigate accidents and near misses to improve future projects.	☐ Yes	☐ No	☐ Not Sure
We maintain written safety procedures appropriate for our operations.	☐ Yes	☐ No	☐ Not Sure
Risk management is discussed regularly during project planning and execution.	☐ Yes	☐ No	☐ Not Sure

NEXT STEPS

This checklist is intended to help identify topics that may deserve additional review.

There is no score and no passing grade.

If you answered "No" or "Not Sure" to several questions, consider reviewing your insurance program, project contracts, and risk management practices with your insurance advisor.

Large infrastructure and EPC projects often involve complex contracts, multiple stakeholders, and significant financial exposures. Regular reviews can help identify potential gaps before they result in costly claims, project delays, or contractual disputes.

WOULD YOU LIKE TO SPEAK WITH A COMMERCIAL RISK ADVISOR?

If you would like assistance reviewing your insurance program or discussing any of the topics covered in this checklist, please complete the information below.

Please select one:

- ☐ I would like to schedule a Complimentary Commercial Risk Assessment.
- ☐ I would like a representative from Montridge Insurance Services to contact me.
- ☐ Please send me future Commercial Risk Management resources, checklists, and educational updates.

CONTACT INFORMATION

Name

Company

Title

Email Address

Phone Number

Preferred Contact Method

- ☐ Phone
- ☐ Email
- ☐ Either

Additional Comments

IMPORTANT DISCLOSURE

This checklist is provided by Montridge Insurance Services for general educational purposes only.

It is not an insurance policy, insurance application, legal opinion, engineering report, or guarantee of insurance coverage. Completing this checklist does not create insurance coverage or identify every potential exposure your organization may face.

Insurance coverage depends on many factors, including policy terms and conditions, endorsements, exclusions, contractual obligations, applicable laws, and the specific facts of each claim.

This checklist should not be relied upon as legal, insurance, tax, or risk management advice. We encourage you to consult with your insurance advisor and legal counsel regarding your organization's specific insurance, contractual, and operational needs.