MontRidge Insurance Services

SUBCONTRACTOR INSURANCE COMPLIANCE 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.

PREQUALIFICATION

	Yes	No	Not Sure
Are subcontractor operations and scope documented?	○	○	○
Are insurance requirements established before award?	○	○	○
Are licenses and qualifications verified where applicable?	○	○	○
Are high-hazard subcontracted activities identified?	○	○	○

EVIDENCE

	Yes	No	Not Sure
Are certificates obtained before work begins?	○	○	○
Are relevant additional insured endorsements reviewed?	○	○	○
Are required limits and policy dates checked?	○	○	○
Are exclusions or restrictions affecting the work evaluated?	○	○	○

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

MONITORING

	Yes	No	Not Sure
Are renewal dates tracked?	○	○	○
Are lower-tier subcontractor obligations addressed?	○	○	○
Are changes in scope reviewed?	○	○	○
Are exceptions escalated before work proceeds?	○	○	○

RECORDS

	Yes	No	Not Sure
Are contracts and insurance evidence retained?	○	○	○
Are incidents promptly reported to responsible parties?	○	○	○
Are completed operations requirements monitored?	○	○	○
Are procedures periodically reviewed with 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.