

CONTRACTOR/SUBCONTRACTOR INSURANCE CHECKLIST

Community Association Name: _____

Contractor/Subcontractor Name: _____

Expected Start Date: _____ Expected Completion Date: _____

Trade: _____ Contractors License #: _____

✓	Date Completed	
CONTRACT AND PRELIMINARY REQUIREMENTS		
		Confirmed contractor's license status at www.cslb.ca.gov
		Contract was reviewed by Association's legal counsel and includes necessary indemnity provisions.
		Contract requires contractor's/ subcontractor's General Liability carrier (1) name both the Community Association and the Management Company as an "Additional Insured," (2) waive subrogation against both parties, and (3) offer primary and non-contributory coverage for any claims arising from the contractor's/ subcontractor's operations.
		Contract was signed by a member of the Board of Directors (not the management agent).
		Certificate of Insurance <u>and</u> "Additional Insured" endorsements (formal policy endorsements) have been received prior to work commencing.
		Received an accompanying letter from the contractor's insurance agent/broker confirming that the insurance policy covering the contractor/subcontractor does NOT contain : (a) a multi-family exclusion (or similar provision) which would preclude coverage for vendor's work on a common interest development/ homeowners' association (b) an "Insured vs. Insured" exclusion (or "Cross Suits" exclusion or similar provision) which would preclude coverage for suits brought by the Association against the contractor due to the Association's status as an "Additional Insured"
		Confirmed the carriers providing coverage have a rating of "A-" or better from A. M. Best. (www.ambest.com)
GENERAL LIABILITY COVERAGE		
		"Occurrence" box checked.
		Commercial General Liability (CGL) limits at a minimum of \$1,000,000 or higher (<u>including</u> Products/ Completed Operations coverage)
		Is the General Liability coverage expiration date well beyond the expected completion date of the work performed? (If not, pend the file to request an updated Certificate at least 30 days prior to the expiration of the current policy.)
AUTOMOBILE LIABILITY COVERAGE		
		Minimum Auto Liability limits of \$1,000,000 per person/\$1,000,000 per occurrence/\$1,000,000 property damage (or higher)?
		Any Auto, Owned Autos or Scheduled Autos, checked.
		Non-Owned Autos, checked. (not applicable if "Any Auto" is already checked)
		Is the Auto Liability expiration date well beyond the expected completion date of the work performed? (If not, pend the file to request an updated Certificate at least 30 days prior to the expiration of the current policy.)
EXCESS (UMBRELLA) LIABILITY		
		When required, this policy can be used to meet higher liability obligations imposed by the contract.
		Is the expiration date well beyond the expected completion date of the work performed? (If not, pend the file to request an updated Certificate at least 30 days prior to the expiration of the current policy.)
WORKERS COMPENSATION		
		If Executive Officers/ Principals are excluded (and they personally will be performing work on the premises), consider reviewing the contract with legal counsel for additional hold harmless provisions or independent contractor language.
		Has subrogation been waived? (Has the column titled "SUBR WVD" been checked?)
		Is the expiration date well beyond the expected completion date of the work performed? (If not, pend the file to request an updated Certificate at least 30 days prior to the expiration of the current policy.)

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Continued from page 1...

"ADDITIONAL INSURED" ENDORSEMENT(S)		
		Are the Association and Management Company reflected as an "Additional Insured" on the endorsement?
		Are both the name of the Association and Management Company spelled correctly?
		Are the listed mailing addresses, for both the Association and the Management Company, correct?
CERTIFICATE(S) OF INSURANCE		
		To your knowledge, does the "description of operations" reflected on the Certificate describe the nature of the work actually being performed for the Association?
		Is the Certificate of Insurance signed?
		Have both the Association and the Management Company's name been spelled correctly?
		Are the Association and Management Company both listed as Certificate Holders and "Additional Insureds" on the Certificate?