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Certificate of Insurance (COI) Checklist

For contractors and business owners who must produce certificates for bids, jobsite access, landlords, or lenders. General guidance only — not a policy, not legal advice, and not a premium quote. Last reviewed Nov 2026.

> **Quick tip:** A certificate is evidence of insurance. If a contract requires additional insured, primary and noncontributory wording, or a waiver of subrogation, those endorsements must exist on the policy — not only on the certificate form.

1. Named insured & entity match

- Legal entity name matches articles / W-9
- DBA listed only if it appears on the policy
- Mailing and jobsite addresses are current
- FEIN / license numbers ready if requested

2. Policy types commonly requested

- Commercial general liability (CGL)
- Workers' compensation / employers liability
- Commercial auto (owned, hired, non-owned)
- Umbrella / excess (when limits require it)
- Inland marine / tools & equipment (when specified)
- Professional liability (design-build / consultants)

3. Limits & dates

- Each occurrence / aggregate meet the contract
- Products-completed operations aggregate noted
- Effective and expiration dates cover the job
- No unexplained pending cancellation language

4. Additional insured & wording

- Certificate holders listed exactly as required
- Additional insured for ongoing operations (as required)
- Additional insured for completed operations (as required)
- Primary and noncontributory wording when required
- Waiver of subrogation when required
- Endorsement forms available if the GC asks to see them

5. Workers' compensation notes

- Coverage shown when employees are present or contracts require it
- Exemption documents available only where law allows and the GC accepts them
- Class codes and payroll descriptions are accurate

6. Before you send the PDF

- Producer / agency contact phone is correct
- Description of operations matches the job scope
- Project name or contract number in the description if required
- Send early — do not wait until the morning of mobilization

Request help from Lions & Coventry

Est. 2009 · Bobby Uppal, CEO since 1998 · Commercial and cannabis specialist brokerage (no personal home/auto lines). Call **(916) 967-7715** or visit **lionsandcoventry.com/contact/** for a quote or certificate request. Related: lionsandcoventry.com/construction-insurance/ and lionsandcoventry.com/contractors-insurance/.

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