The certificate checklist

Six endorsements general contractors ask for — and why a certificate of insurance does not prove you have any of them.

> **Start here.** A certificate of insurance is evidence that a policy exists — the ACORD form itself says it confers no rights and does not amend the policy. What decides whether you are covered on a job is the endorsements behind it. These are the six that hold up bids.

1 Additional insured — ongoing operations

Commonly CG 20 10 (scheduled) or a blanket equivalent

Extends your liability coverage to the GC or owner for claims arising out of your work *while the job is in progress*. Nearly every subcontract requires it. A blanket version applies automatically where a written contract requires it, which is usually easier to administer.

2 Additional insured — completed operations

Commonly CG 20 37 (scheduled) or a blanket equivalent

Covers the same parties for claims that surface *after* you have finished and left. This is the one most often missing. Ongoing operations and completed operations are separate endorsements — carrying one does not give you the other, and most contracts require both.

3 Primary and non-contributory

Says your policy pays first and does not ask the GC's policy to share the loss. Without it, carriers can argue over who responds, which is how a covered claim turns into a months-long fight while you are the one holding up the job.

4 Waiver of subrogation — liability and workers' compensation

Workers' comp side is commonly WC 00 03 13

Gives up your carrier's right to come after the GC to recover what it paid. Contracts routinely require it on both the liability and the comp policy. The comp waiver is a separate endorsement, usually carries its own premium charge, and is frequently overlooked.

5 Per-project aggregate

Commonly CG 25 03

Your general aggregate is a shared annual bucket. One bad claim on one job can exhaust it and leave every other job you have running without limits. A per-project aggregate gives each job its own limit. If you run several jobs at once, this is the endorsement that matters most and gets requested least.

6 Notice of cancellation to the certificate holder

Many contracts demand 30 days' notice to the GC if your policy cancels. Carriers vary widely on what they will actually agree to, and some will not provide it at all. Find out what your carrier will do *before* you sign a contract promising it.

Four questions to ask your agent this week

1. Is my additional insured wording blanket or scheduled — and does it include completed operations?
2. Do I carry a per-project aggregate, or is one claim able to wipe out the limits on all my jobs?
3. Do I have waivers of subrogation on both liability and workers' compensation?
4. Has anyone read my actual subcontracts against what my policy delivers, or only issued certificates?

Want someone to check it for you?

Send us your declarations page. We will read it against the six items above and tell you which ones you are missing, in writing, within one business day. Free, and you keep the summary whether you work with us or not. **mytownadvisors.com · (315) 885-5859**

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