

COI Checklist

COI and Contract Insurance Checklist

Use before signing contracts or sending certificates.

Checklist

Step	Question	Why It Matters	Answer / Notes	Owner	Status	Due Date	Evidence Location
1	Do the contract insurance limits match our actual policies?	Prevents signing a contract that puts TDC in technical breach.			Not Started		
2	Are additional insured endorsements required?	Common contractor requirement ; must be supported by policy wording.			Not Started		
3	Is waiver of subrogation required?	Broker must confirm it can be added for each applicable policy.			Not Started		

Step	Question	Why It Matters	Answer / Notes	Owner	Status	Due Date	Evidence Location
4	Is primary and non-contributory wording required?	Large contractors often require it on CGL/auto/aviation.			Not Started		
5	Is umbrella/excess liability required?	TDC currently carries no umbrella; this must be waived or quoted.			Not Started		
6	Is professional liability/E&O required?	Could matter for mapping, volumes, data processing, or reporting work.			Not Started		
7	Is aviation/UAS specifically accepted?	Drone work should not be treated as normal CGL-only field work.			Not Started		
8	Are covered aircraft, pilots, and payloads listed correctly?	Avoids coverage issues if a drone/payload is not scheduled or approved.			Not Started		
9	Does the COI include correct certificate holder and project wording?	Contractors may reject COIs with incorrect names or addresses.			Not Started		

Step	Question	Why It Matters	Answer / Notes	Owner	Status	Due Date	Evidence Location
10	If there is a gap, do we have written acceptance or a contract revision?	Verbal approval is not enough; keep evidence in the file.			Not Started		
11	Are policy expirations after the project duration?	Long projects may require renewal COIs mid-project.			Not Started		
12	Have insurance costs been priced into the job?	Project-specific endorsements or higher limits should not quietly eat margin.			Not Started		

Completion Standard

This checklist is complete only when the contract requirements, COI, broker confirmation, and any customer-approved exceptions all match. Verbal approval is not enough.

Revision #1
Created 2026-04-29 16:56:02 UTC by Jake
Updated 2026-04-29 16:56:23 UTC by Jake