

THE OHIO CONTRACTOR'S COI COMPLIANCE CHECKLIST

Use this before submitting a certificate of insurance on any commercial or new construction job.
 Review the GC's insurance exhibit first. Then confirm each item below with your agent before the cert goes out.

01 ADDITIONAL INSURED ENDORSEMENT FORMS			
✓	REQUIREMENT	WHAT IT MEANS / WHAT TO CONFIRM	NOTES
<input type="checkbox"/>	CG 20 10 — Ongoing Operations	GC named as additional insured for claims arising during active project work. Confirm form number matches what the GC's contract specifies.	
<input type="checkbox"/>	CG 20 37 — Completed Operations	GC named as additional insured for claims arising after the job is done. Especially important for plumbing, HVAC, and framing contractors.	
<input type="checkbox"/>	Per-Project vs. Blanket Endorsement	Some contracts require a project-specific AI endorsement. Blanket endorsements may not satisfy this. Read the contract.	
<input type="checkbox"/>	Carrier Equivalents Accepted?	Some carriers use proprietary AI forms. Confirm with the GC whether they accept equivalents before submitting.	

02 GL LIMITS AND AGGREGATE STRUCTURE			
✓	REQUIREMENT	WHAT IT MEANS / WHAT TO CONFIRM	NOTES
<input type="checkbox"/>	Per-Occurrence Limit Meets Threshold	GC contracts specify minimum per-occurrence limits. Confirm your limit meets or exceeds the requirement. This requires a policy change — not a cert change.	
<input type="checkbox"/>	General Aggregate Meets Threshold	Confirm the annual aggregate meets the GC's minimum. Common minimums on commercial jobs: \$2M per occurrence / \$4M aggregate.	
<input type="checkbox"/>	Completed Operations Aggregate (if called out separately)	Some commercial contracts — especially for plumbing and HVAC — require the products-completed operations aggregate to meet a separate minimum.	
<input type="checkbox"/>	Per-Project Aggregate Endorsement (new construction)	New construction GC contracts often require aggregate limits to reset per project. Requires a policy endorsement — not a cert notation.	

03 NAMED INSURED AND ENTITY ALIGNMENT			
✓	REQUIREMENT	WHAT IT MEANS / WHAT TO CONFIRM	NOTES
<input type="checkbox"/>	Named Insured Matches Contracting Entity	The entity on the cert must match the entity on the GC contract exactly — LLC name, DBA, punctuation included.	
<input type="checkbox"/>	DBA Listed on the Policy	A DBA that appears on the cert but not on the policy is inaccurate. Get it endorsed onto the policy before the cert goes out.	
<input type="checkbox"/>	License vs. Entity Coordination	If your trade license is in your personal name and your LLC is the contracting entity, your agent needs to know. Both may need to be addressed on the policy.	

04 ENDORSEMENTS REQUIRED BY MOST COMMERCIAL CONTRACTS			
✓	REQUIREMENT	WHAT IT MEANS / WHAT TO CONFIRM	NOTES
<input type="checkbox"/>	Primary and Non-Contributory	Your coverage responds before the GC's insurance. Requires a policy endorsement (CG 20 01 or equivalent) — not just cert language.	
<input type="checkbox"/>	Blanket Waiver of Subrogation	Your carrier agrees not to pursue the GC to recover losses. Requires a blanket endorsement on the policy covering all jobs that require it.	
<input type="checkbox"/>	30-Day Notice of Cancellation (Any Reason)	Standard policies provide 10 days for non-payment. Many GC contracts require 30 days for any reason. Requires a policy endorsement.	
<input type="checkbox"/>	Umbrella Follows Form	Confirm primary/non-contributory and waiver of subrogation also apply at the umbrella layer if the GC's contract requires it.	

05 UMBRELLA AND TRADE-SPECIFIC REQUIREMENTS			
✓	REQUIREMENT	WHAT IT MEANS / WHAT TO CONFIRM	NOTES
<input type="checkbox"/>	Umbrella Listed on Cert with Full Detail	Show carrier name, limits, and policy number in the umbrella/excess section. Confirm it's scheduled over GL and commercial auto.	
<input type="checkbox"/>	Umbrella Meets Contract Limit Threshold	Commercial contracts often require \$5M or more in umbrella/excess. Confirm the limit — not just that an umbrella exists.	
<input type="checkbox"/>	Pollution Liability (HVAC — refrigerant work)	Commercial HVAC contracts may require contractors pollution liability. Standard GL has a pollution exclusion. Separate CPL policy required.	
<input type="checkbox"/>	Professional Liability / E&O (HVAC — design-build)	If you're specifying equipment or designing systems, the contract may require E&O coverage. Separate policy required — can't be added to GL.	
<input type="checkbox"/>	Indemnification Alignment (Framing/Carpentry)	Broad GC indemnification language may exceed your contractual liability coverage. Have your agent review the indemnification clause before signing.	

Bring your GC's insurance exhibit to a free 15-minute review: hamsherinsurance.com/quotes

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