Contractor Insurance Requirements Checklist

Fill in each limit from the contract's insurance section, then tick a line once the certificate or endorsement confirms it. This checklist does not replace your contract's insurance section or advice from your agent or attorney.

Contractor name _____ **CSLB license no.** _____

Classifications _____ **Entity type** _____

Project or contract _____ **Hiring party** _____

Date checked _____

License items (all trades)

- ☐ License active; classifications match the work
- ☐ Contractor's bond on file ($25,000) | Surety _____ | Bond no. _____
- ☐ Bond of qualifying individual (RME, or RMO under 10%), or RMO 10%+ exemption, on file
- ☐ CSLB workers' comp certificate | Insurer _____ | Policy _____ | Expires _____
- ☐ Or exemption on file (not for C-8, C-20, C-22, C-39, D-49; ends for most on Jan. 1, 2028, under current law)
- ☐ LLC only: liability of $1M or more (more above five people of record, cap $5M); $100,000 worker bond
- ☐ Home improvement only: written CGL disclosure given with the bid and the contract

Coverage the contract asks for

	COVERAGE	LIMIT REQUIRED	LIMIT SHOWN	POLICY DATES
☐	General liability: occurrence / aggregate / products-completed ops			
☐	Auto liability (owned, hired, non-owned)			
☐	Workers' comp (statutory) and employer's liability			
☐	Umbrella or excess			
☐	Pollution: contractors, asbestos, lead or mold (no exclusion for the work)			
☐	Professional liability or E&O (years kept after completion)			
☐	Builders risk or installation floater			
☐	Cyber or technology E&O (if data access)			
☐	Garagekeepers or on-hook (if vehicles in your care)			

Endorsements (attach the endorsement, not only the certificate)

- ☐ Additional insured, ongoing operations
- ☐ Additional insured, completed operations | Years after completion _____
- ☐ Primary and noncontributory
- ☐ Waiver of subrogation (WC / GL)
- ☐ Additional insured form numbers match the contract | Forms _____
- ☐ Full policy copies sent, if the contract asks (Caltrans: apparent low bidder)
- ☐ Insurer rating meets the contract | A.M. Best _____
- ☐ Deductible or SIR disclosed and within the approved amount | _____

Trade add-ons (tick what applies)

- ☐ General contractor: completed-ops term; no XCU exclusion; umbrella by size; sub certificates
- ☐ Roofing (C-39), concrete (C-8), HVAC (C-20): CSLB comp certificate even with no employees
- ☐ Tree service (D-49): CSLB workers' comp certificate even with no employees; auto
- ☐ Asbestos (C-22), lead, mold, hazmat: pollution with no such exclusion; years kept after completion
- ☐ Electrical, plumbing, painting, landscaping, janitorial: GL, auto, WC/EL; pollution if exposed
- ☐ Engineers, architects, surveyors, consultants: professional liability; years kept after completion
- ☐ Towing, hauling, repair, storage: auto limit; garagekeepers or on-hook; hazmat pollution

Public works only

- ☐ Payment bond (full contract amount) if over $25,000 | Admitted surety _____
- ☐ Performance bond, if the bid documents require it | Amount _____
- ☐ Bid security: bond / cash / cashier's check / certified check | Amount _____
- ☐ Labor Code 1861 workers' comp certification signed
- ☐ Caltrans only: limits match the Total Bid tier; CPA declaration if SIR over $50,000

Notes