OWIG RISK

Subcontractor Risk Checklist

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For Contractors Working with Multiple Subs or Vendors Subcontractors are essential to keeping your projects moving but they can also expose you to major legal and financial risks if the proper protections aren't in place

1. Contracts & Indemnification

- Do all subcontractor agreements include strong indemnity and hold harmless clauses?
- Are waiver of subrogation clauses clearly outlined?
- Are contract terms reviewed by your legal or risk advisor before signing?

2. Certificates of Insurance (COIs)

- Do you require up-to-date COIs before a subcontractor starts work?
- Are COIs verified for correct limits, expiration dates, and endorsements?
- Is there a reliable tracking system in place?

3. Risk Transfer Documentation

- Are your subs required to name your business as an additional insured?
- Do you request copies of endorsements (CG 20 10, CG 20 37, etc.)?
- Are subcontractors contractually obligated to maintain coverage during and after the project?

4. Sub Vetting Process

- Do you have a consistent vendor approval or onboarding process?
- Are subs evaluated for safety performance or past claims?
- Is there a written process for addressing non-compliance?

5. Ongoing Oversight

- Are COIs and endorsements tracked throughout the project lifecycle?
- Are subcontractor job performance and incident reports documented?
- Do you review risk exposures regularly as the job progresses?