



Subcontractor Certificate Checklist for Florida Contractors

Use this checklist each time you hire a subcontractor. It helps you collect the right proof of insurance before work starts and keep it current through the job and your audits.

Before the sub starts work

- ☐ Get a current certificate of insurance for each policy your subcontract requires: general liability, commercial auto, workers' comp and umbrella if required.
- ☐ Check that the named insured matches the legal name on your subcontract.
- ☐ Check that the policy dates cover the whole job. Write down each expiration date.
- ☐ Check each limit against your subcontract, including any per project aggregate and umbrella limits.
- ☐ Check the additional insured wording for both ongoing and completed operations. Ask for copies of the endorsements, not just the certificate.
- ☐ If your subcontract requires it, check for primary and noncontributory wording.
- ☐ If your subcontract requires it, check for waiver of subrogation on each policy it names.
- ☐ Check that the certificate holder is your company, with the right name and address.
- ☐ Check that the description of operations fits the work the sub will do.

Workers' comp or exemption

- ☐ Get a workers' comp certificate, or a copy of the Florida exemption for each exempt officer who will be on your job.
- ☐ Remember that an exemption covers only the officer named on it. Anyone else the sub sends needs workers' comp.
- ☐ Look up the sub on the Division of Workers' Compensation Proof of Coverage search and, for exempt officers, the Exemption search.
- ☐ Print or keep a copy of what you find, with the date, in your job file.

During the job

- ☐ Keep a list of each sub's expiration dates.
- ☐ Ask for a renewal certificate before a policy expires.
- ☐ Check the state coverage search again on long jobs, or if the sub's crew changes.
- ☐ Don't let a sub start, or come back, without current proof.

At your audit

- ☐ Keep certificates and exemption printouts by sub and by policy year.

- ☐ Have them ready for your workers' comp and general liability audits. Payments to subs without proof of coverage are often charged on your policy.
- ☐ If you're a client, ask us to look at anything that doesn't match your subcontract. Some gaps can be fixed with an endorsement on the sub's policy, which the sub's own agent would add.

A certificate of insurance is a summary. It doesn't change or add coverage. The sub's policy and its endorsements decide what's covered.

Sources: Florida Statutes s. 440.10, Liability for compensation; Florida Statutes s. 440.02, Definitions; Florida Division of Workers' Compensation, Coverage Requirements; Florida Division of Workers' Compensation, Exemptions; Florida Division of Workers' Compensation, Proof of Coverage search; Florida Division of Workers' Compensation, Exemption search; IRMI, Certificate of Insurance.

General educational information, not legal advice. Coverage depends on each policy's terms, conditions and endorsements. McGriff-Williams Insurance is an independent insurance agency in Gainesville, in business since 1983 and licensed in Florida. Florida agency license [L055907](#), held by Lee C. McGriff and Mack Williams Insurance Agency, Inc. 3501 W University Ave, Gainesville, FL 32607. Last updated October 31, 2026.