



AEC LOGIX

FREE CHECKLIST | 27 CHECKS | 8 PHASES

# The 27-Point COI Verification Checklist

## for AEC Firms

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Built from the contract language, endorsement forms, and carrier checks that actually matter. Use it on every incoming COI to keep uninsured subs off your jobsite and off your balance sheet.

# Before you begin

Every AI-generated, forged, or expired Certificate of Insurance that slips past your office opens your firm to six-figure risk. Most AEC firms catch 60 to 70 percent of what they should. Use this checklist on every incoming COI to close the gap.

## USE WHEN

You receive a new or renewal COI from a subcontractor, consultant, or vendor.

## TIME PER COI

4 to 6 minutes manually. 6 seconds with COI Autopilot.

## PREREQUISITES

Your signed subcontract, your insurance requirements exhibit, and the COI PDF.

## How to work through it

- Run every incoming certificate through all eight phases in order.
- Check the box if the item passes. Leave it unchecked and note the deficiency if it fails.
- A single unchecked box is enough to reject the COI and send the deficiency list back.
- Phase 5 (Required Endorsements) is where most AEC firms fail. Do not skip it.

# The Document Itself

60 SECONDS

## 1. Confirm it's an ACORD 25 form

- Form number ACORD 25 appears in the bottom left
- Revision date is 2016/03 or later (older forms may lack required fields)

## 2. Verify the issuer

- Producer (agent/broker) box shows a real, licensed agency
- Agency name, address, and phone are populated
- Producer email is present (you'll need it for renewal chase)

## 3. Check for tampering

- No mismatched fonts or font sizes inside boxes
- Policy numbers are not hand-typed over a scan
- Certificate holder section is not cut-and-pasted from another cert

### WHY THIS MATTERS

Forged and altered COIs are rising. If the file looks edited, call the agent directly using the number on the agency's website – not the one on the cert.

# Named Insured and Certificate Holder

45 SECONDS

## 4. Named insured matches the subcontract

- Legal entity name matches exactly (LLC vs Inc vs DBA all matter)
- No spelling variations ("Apex Construction" vs "Apex Construction Co.")

## 5. Certificate holder is YOUR firm with the correct address

- Your firm name is spelled correctly
- Address matches the one in your contract's notice provisions

## 6. Project reference is populated (if required)

- Project name, number, or address appears in the Description of Operations box
- Matches the contract or subcontract on file

# Coverage Types Required by Contract

90 SECONDS

## 7. Commercial General Liability (CGL)

- Each occurrence limit meets contract minimum
- General aggregate meets contract minimum
- Products/Completed Operations aggregate meets contract minimum
- Personal and Advertising Injury present
- Occurrence form (not Claims-Made) unless contract allows

## 8. Automobile Liability

- Combined Single Limit meets contract minimum
- Any Auto or Hired and Non-Owned boxes checked per contract

## 9. Workers' Compensation

- Statutory coverage confirmed for the state of the work
- Employer's Liability limits meet contract minimum
- Sole-proprietor exemption documented if applicable

# Coverage Types (continued) + Dates

30 SECONDS

## 10. Umbrella / Excess Liability

- Limit stacks correctly with CGL and Auto per contract
- Follows-form language confirmed in endorsements

## 11. Professional Liability (design-build subs and consultants)

- Per-claim and aggregate limits meet contract minimum
- Retroactive date covers the project start

## 12. Policies are effective on the contract start date

- Effective date is on or before contract/mobilization date

## 13. Policies cover the full project duration

- Expiration date is after substantial completion OR sub has committed to renewal

## 14. Policy numbers are populated for every coverage

- No blanks, no "TBD", no "See attached"

# Required Endorsements

90 SECONDS

KEY PHASE - DO NOT SKIP

## 15. Additional Insured - Ongoing Operations (CG 20 10)

- Your firm listed as Additional Insured
- Endorsement form number CG 20 10 (or equivalent) confirmed
- Applies on a primary and non-contributory basis

## 16. Additional Insured - Completed Operations (CG 20 37)

- Required for any work that will exist after the sub leaves the site
- Endorsement form CG 20 37 (or equivalent) confirmed

## 17. Waiver of Subrogation

- Applied to CGL, Auto, and Workers' Comp per contract
- Blanket or project-specific form confirmed

## 18. Primary and Non-Contributory language

- Confirmed on the endorsement (not just on the ACORD face)

## 19. Cancellation notice provisions

- 30-day (or contract-specified) notice of cancellation to certificate holder
- Not just "in accordance with policy provisions" boilerplate

### WHY THIS MATTERS

The face of the ACORD 25 is NOT proof of endorsement. You need the actual endorsement forms attached or referenced by form number. This phase is where 80 percent of AEC firms fail.

# Carrier Quality

30 SECONDS

## 20. AM Best rating meets contract minimum

- Typically A- VII or better
- Verify at [ambest.com](http://ambest.com) if not listed on the cert

## 21. Carrier is admitted in the state of the work

- Non-admitted carriers acceptable only if contract permits

# File It the Right Way

60 SECONDS

## 22. Saved to the correct project folder

- Filename convention: [Sub Name]\_COI\_[Effective]-[Expiration].pdf

## 23. Logged in your tracker with expiration date

- Alert set 45 days before expiration
- Alert set 30 days before expiration
- Alert set 15 days before expiration

## 24. Sub's insurance agent contact is captured

- Name, email, phone stored alongside the COI

# Communicate Status

30 SECONDS

## 25. If APPROVED: notify project manager and sub

- Sub cleared to mobilize
- PM confirms on the project compliance log

## 26. If REJECTED: send a specific deficiency list

- Cite the exact contract section being violated
- List every missing/insufficient item (not just the first one)
- Do not accept partial resubmissions

## 27. Schedule the renewal chase

- Calendar 60-day-before-expiration email to sub's agent
- Do NOT wait for the sub to remember

# Common mistakes to avoid

Five patterns that cause the majority of COI compliance failures at AEC firms. Every item below costs time, money, or coverage – often all three.

- ✗ 1. Trusting the ACORD 25 face without requesting actual endorsement forms.
- ✗ 2. Accepting blanket additional insured language on the face without the policy endorsement attached.
- ✗ 3. Letting an expired COI ride for just a few days while a sub works.
- ✗ 4. Storing COIs in email attachments instead of a tracked system with expiration alerts.
- ✗ 5. Relying on the sub to remember their own renewals.

# The math on doing this manually

Use this table to calculate roughly what your firm is spending on COI admin per project per year. Manual review takes around five minutes per cert on initial submission, plus ten minutes for renewal chase per vendor per year.

Subs per project	Time per COI	Renewals / year	Total hours
15	5 min initial + 10 min chase	1	3.75 hrs
40	5 min initial + 10 min chase	1	10 hrs
100	5 min initial + 10 min chase	1	25 hrs

**Important:**

That is per project. A firm running 8 concurrent projects is looking at 30 to 200 hours per year on COI admin alone – before any renewal chase falls through the cracks and creates a real coverage gap.

# What to do next

You have the checklist. Here is how to make it work:

- 1 Print it.**  
Post it at your office compliance station. Physical reminder beats digital any day.
- 2 Run your last 10 received COIs through it.**  
You will find at least one deficiency. Probably three. This tells you where your current process is leaking.
- 3 Time the review.**  
See how long it actually takes to verify one cert end-to-end. Most firms underestimate by a factor of two or three.

**WANT TO SKIP THE 6 MINUTES PER CERT?**

## COI Autopilot runs all 27 checks on every incoming cert automatically.

Chases renewals at 60, 30, and 15 days out. Sends deficiency letters that cite the exact contract section a sub violated. Your team never touches a spreadsheet again.

**BOOK A CALL**

[aeclogix.com/schedule](https://aeclogix.com/schedule)

FREE COI TEARDOWN

# We'll run all 27 checks on one of your COIs.

You have the checklist. If you'd rather see it done before you do it yourself, send us one Certificate of Insurance and the contract it's tied to.

You'll get back a marked-up PDF flagging every gap — wrong AI wording, missing endorsements, waiver issues, expiration windows — plus a 60-second Loom walking you through it. Within 24 hours. No call required. Yours to keep.

**01**

**You send**

One COI + the contract it's tied to.

**02**

**We check**

All 27 items.  
8 phases. By hand.

**03**

**You get back**

Marked-up PDF +  
60-second Loom. 24 hrs.

SEND YOUR COI

**One cert. One contract. Back in 24 hours.**

<https://aeclogix.com/teardown>

Free · 24-hour turnaround · No sales call required