

Subcontract insurance requirements checklist for data center jobs

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General contractors on data center projects put detailed insurance requirements in their subcontracts, usually in an exhibit near the back. If your certificate doesn't match, you may not be allowed on site or paid on time. Here's what to look for and what to ask your agent, written for electrical, mechanical, and other trade subcontractors.

Start with the exhibit, not the certificate

Your certificate of insurance only summarizes your policies. The GC's exhibit tells you what the policies themselves must say. Read the exhibit first, then compare it with your actual policy forms, not just your last certificate.

Do this before you sign. Once you've signed, the requirements are yours to meet.

Workers' comp and employer's liability

- **Statutory workers' comp** for every state where you'll work. If the job is in a new state, add it to your policy before you mobilize. See [3.A vs 3.C](#).
- **Employer's liability limits.** \$1 million each accident, each employee, and policy limit is common.
- **Waiver of subrogation** in favor of the GC and owner. This usually requires an endorsement, and some states have rules on it.
- **Wrap-up jobs.** If the job has an OCIP or CCIP, the wrap may cover on-site comp, but the exhibit will still require your own policy for everything else.

General liability

- **Limits.** Each occurrence, general aggregate, and products-completed operations aggregate. Large data center sites often ask for higher limits than ordinary commercial work.
- **Per-project aggregate.** Many GCs want your aggregate limit to apply separately to their project.
- **Additional insured, ongoing and completed operations.** The GC, owner, and others named in the contract. Check which endorsement forms the exhibit names.
- **Primary and non-contributory.** Your policy pays first and doesn't seek contribution from the GC's insurance.
- **Completed operations period.** Some contracts require you to keep completed operations coverage, with the GC as additional insured, for years after the job ends.
- **Contractual liability** for the indemnity you're agreeing to.

Umbrella or excess

- **Limits.** Set by the contract. Check the exhibit for the exact figure.
- **Follow form.** The umbrella should follow your underlying GL, auto, and employer's liability, including additional insured status.
- **Primary and non-contributory** language may be required here too.

Commercial auto

- Liability limits for owned, hired, and non-owned vehicles
- Additional insured and waiver of subrogation if required
- Auto stays on your own policy even on wrapped jobs

Other coverage that may be required

- **Contractor's equipment** for your tools and equipment on site
- **Pollution liability,** often for mechanical contractors handling refrigerants and glycol
- **Professional liability** if you do delegated design or engineering
- **Installation or builder's risk** coverage for your work before it's turned over, if the project's builder's risk doesn't cover it
- **Cyber or technology errors and omissions** for controls and low-voltage contractors connecting to building systems

Notice and paperwork

- **Notice of cancellation.** Many exhibits ask for 30 days' notice. Check how your insurance company provides it.
- **Certificate wording.** Project name, address, and certificate holder exactly as written.
- **Endorsement copies.** Some GCs want the actual endorsements, not just the certificate.

- **Renewal.** Send updated certificates before your policies renew.

Your experience mod and safety record

Many GCs prequalify subcontractors by experience mod, OSHA logs, and safety programs before you can bid. If your mod is above the GC's limit, you may need a waiver or more documentation.

Wrap-up paperwork

If the job is wrapped, the exhibit will refer to the wrap manual. You'll need an insurance cost worksheet, enrollment forms, and monthly payroll reports. See [OCIP vs CCIP: what subcontractors need to know](#).

Printable checklist

- ☐ Read the full insurance exhibit and the indemnity clause
- ☐ Workers' comp covers every job state; waiver of subrogation endorsement
- ☐ Employer's liability limits meet the contract
- ☐ GL limits, per-project aggregate, and AI for ongoing and completed operations
- ☐ Primary and non-contributory wording on GL and umbrella
- ☐ Umbrella limit and follow form
- ☐ Auto limits and endorsements
- ☐ Equipment, pollution, professional, installation, cyber as required
- ☐ Notice of cancellation
- ☐ Mod and safety record meet prequalification
- ☐ Wrap-up enrollment and cost worksheet if applicable

How we help

Send us the insurance section of your subcontract. We'll compare it with your current policies and tell you what matches and what doesn't. The review is free. Learn more about [electrical contractor workers' comp](#).

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