

FREE CHECKLIST · TENNESSEE

Contractor Certificate of Insurance (COI) Checklist

A certificate of insurance (COI) is a snapshot of someone's coverage. Contractors need to provide them, and homeowners, landlords, and general contractors should check them before work starts. This checklist covers both sides.

Quick takeaway

- A COI shows coverage on the day it's issued. It doesn't change the policy by itself.
- If a contract requires you to be an additional insured, the policy usually needs an endorsement, not just a line on the certificate.
- Tennessee contractors on many jobs of \$25,000 or more need a state license, and the Board requires general liability and workers' comp unless exempt.

If you're hiring a contractor

- ☐ Ask for a COI sent directly from the contractor's agent.
- ☐ Check that the business name on the COI matches the contract.
- ☐ Check policy dates and make sure coverage runs through the job.
- ☐ Check general liability per-occurrence and aggregate limits against your contract.
- ☐ Look for workers' compensation or proof of a valid exemption.
- ☐ Look for commercial auto if they bring vehicles on site.
- ☐ Confirm required endorsements, like additional insured or waiver of subrogation.
- ☐ Look up the contractor's license through the [Tennessee Board for Licensing Contractors](#) when the job requires one.

If you're the contractor

- ☐ Read the insurance section of every contract before you sign.
- ☐ Send the exact requirements (limits, endorsements, wording) to your agent.
- ☐ Allow time for endorsements, which may need carrier approval.
- ☐ Keep a list of certificate holders so renewals go out on time.
- ☐ Collect COIs from your own subcontractors and keep them on file.

Tennessee license and insurance notes

- ☐ Contractor license: generally required to bid or contract on projects of \$25,000 or more, and the Board requires general liability and workers' comp unless exempt ([TN Board for Licensing Contractors](#)).
- ☐ Home improvement license: required for residential remodeling of \$3,000 to \$24,999 in adopting counties, including Davidson and Rutherford, with general liability and workers' comp required ([Home Improvement license](#)).
- ☐ Construction workers' comp: required for employers with one or more employees ([TN Dept. of Labor and Workforce Development](#)).

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