

Insurance questions for pavement contractors

Use this checklist for the actual service, product, site and jurisdiction. Leave missing evidence unresolved until the responsible person confirms it. Record the decision and its source before proceeding.

Business job date and responsible person

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- ☐ Describe each service, customers, geography, employees and subcontractors accurately.
 - ☐ Ask what general liability covers and which exclusions affect the exact work.
 - ☐ Ask about commercial vehicles, trailers, tanks and equipment in transit or storage.
 - ☐ Check workers compensation and employer obligations for the actual state and workforce.
 - ☐ Ask about pollution, product, snow work or completed operations exposures where applicable.
 - ☐ Compare written limits, deductibles, endorsements and coverage dates.
 - ☐ Confirm customer certificate requests against the actual policy terms.
 - ☐ Record unresolved coverage questions and obtain written answers before accepting affected work.

Unresolved items evidence and next action

Decision owner and follow up date

Sources and record notes

Author NPMCA. Worksheet version 1.0; guide record as of 2026-10-11. Technical limits and prices must come from the exact current product instructions, official rule or dated written quote.

NAIC small business insurance: <https://content.naic.org/consumer/small-business.htm>

Guide: <https://www.npmca.org/start/insurance>