Contractor quote-preparation checklist

Describe the work and the people doing it

For general and specialty-trade contractors in San Diego County and California. Bring a precise scope of work rather than relying on a broad contractor label.

Business: ________________________________ Review date: ____________

1. Business and job scope

☐ Legal business name, entity, CSLB license details and classifications

☐ Trades performed; residential/commercial and repair/new-construction work

☐ Job locations, work territory and any new or occasional activities

☐ Heights, excavation, hot work and other material operations

2. Crew and subcontractors

☐ Revenue, payroll estimates, employee duties and subcontractor costs

☐ Subcontractor agreements and insurance evidence when requested

☐ Current policies, renewal dates and available loss records

☐ Current CSLB workers' compensation requirements for your situation

3. Vehicles, tools and equipment

☐ Vehicle ownership/use, drivers, trailers and work-related personal-car use

☐ Tools/equipment values, storage locations and rented equipment

☐ Questions about theft, unattended vehicles, scheduling and valuation

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Bring the contract and resolve the gaps

A certificate summarizes insurance; the policy and endorsements govern coverage. A contractor license bond is separate from liability insurance.

4. Contract and certificate request

- ☐ Full contract insurance provisions, project description and dates
- ☐ Correct certificate-holder and requested additional-insured legal names
- ☐ Required limits and ongoing/completed-operations endorsements
- ☐ Primary/noncontributory or waiver requests, if specified in the contract

5. Questions before choosing coverage

- ☐ Does the policy describe all work performed and any trade restrictions?
- ☐ Which endorsements are included, pending or unavailable?
- ☐ How are payroll, subcontractor costs and audits handled?
- ☐ What changes must be reported during the policy term?
- ☐ Is coverage confirmed in writing for the intended effective date?

Questions and follow-up items

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Request a quote at insurancesteel.com/schedule

Official references: California Insurance Code §384: certificates of insurance · CSLB: workers’ compensation requirements · CSLB: contractor bond requirements

Read the companion article in our online Resources center

General educational checklist, not legal/licensing advice, an application, a certificate or proof of insurance. No-employee status does not automatically permit a workers' compensation exemption. Confirm current CSLB rules. Coverage depends on underwriting, policy terms and endorsements; a certificate does not amend a policy.