Vendor Certificate of Insurance Checklist

Condo and HOA boards and managers · before any vendor works on the property

Coverage to require

- ☐ General liability, with limits the association's insurance agent recommends for the type of work. New Jersey home improvement contractors must carry at least $500,000 per occurrence (N.J.S.A. 56:8-142).
- ☐ Workers' compensation where the law requires it, or a valid exemption.
- ☐ Commercial auto for vendors driving on the property.
- ☐ The association (and the management company) as additional insured, by endorsement, not just a box on the certificate.
- ☐ Waiver of subrogation where the association's agent recommends it.
- ☐ A current license, checked on the state database (Florida DBPR; New Jersey Division of Consumer Affairs).

How to track it

- ☐ Get the certificate from the vendor's insurance agent, not the vendor, before work starts.
- ☐ Confirm with the agent that the policy is current; a certificate is evidence, not coverage.
- ☐ Calendar every expiration date and request renewals 30 days ahead.
- ☐ Put the insurance requirements in the contract, with indemnity language the association's attorney approves.
- ☐ Keep the certificates with the contracts in the association's records.

Vendor log

Vendor _____ License # _____ GL exp. _____ WC exp. _____ Auto exp. _____ AI endorsement ☐

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Sources: N.J.S.A. 56:8-142; New Jersey Division of Consumer Affairs; Florida DBPR license search. General information, current as of October 2026. Not legal advice; your governing documents, your policies and your attorney control.