



WESTFIELD
INSURANCE

Sharing Knowledge. Building Trust.®

Risk Transfer Guidelines

Insured's who subcontract all or greater than 50% of their work to others must address the following risk transfer items:

1. A written contract that must be signed by all subcontractors prior to working on the project. (Mandatory for all home builders/ general contractors/ home remodelers/ home rehab contractors)
2. The contract must address, at a minimum, the following items:
 - a. Include hold harmless and indemnification wording within the contract.
 - b. Require that the subcontractor carry GL and/ or auto liability limits of at least \$500,000 or more.
 - c. Require that the subcontractor name our insured as an additional insured on their general liability policy.
 - d. Require that the subcontractor provide a waiver of subrogation in favor of our insured on their general liability policy.
3. The insured must maintain a certificate of insurance program. All certificates must be kept on file and updated at least annually.
4. The insured needs to have a core group of subcontractors with which they work and a program in place to pre-qualify any subcontractor that is used for the first time.

A copy of the subcontractor agreement must be provided along with a completed contractor supplemental questionnaire.