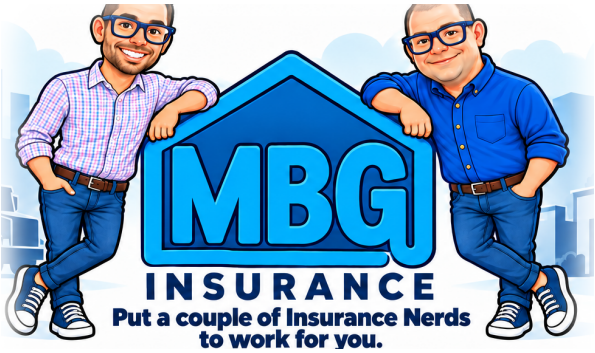


CONCRETE QUOTE PREP CHECKLIST

Concrete Contractor Insurance Checklist

Two concrete contractors with the same revenue can need very different coverage. Page 1 is what to gather. Page 2 is what underwriters will ask. **Missing a few items? Call anyway.** We'll help you fill in the gaps.

1 Business Basics

- ☐ Legal business name and entity type (LLC, corporation, sole proprietor)
- ☐ Physical and mailing addresses, including shop or yard
- ☐ FEIN (federal tax ID number)
- ☐ Years in business and owners' industry experience

2 Revenue, Payroll & People

- ☐ Estimated annual revenue (next 12 months and last year)
- ☐ Annual payroll, split between field crews and office staff
- ☐ Number of full-time and part-time employees
- ☐ Amount paid to subcontractors, plus their certificates of insurance

3 Type of Concrete Work & Percent of Revenue

*Check every type of work you do and estimate its share of revenue. **Include occasional work**, and note your largest project in the last 3 years.*

- ☐ Residential flatwork _____ %
- ☐ Commercial flatwork & parking lots _____ %
- ☐ Foundations & footings _____ %
- ☐ Structural concrete _____ %
- ☐ Repair & replacement _____ %
- ☐ Excavation, grading or demolition _____ %
- ☐ Design-build, layout or consulting _____ %
- ☐ Other _____ %

4 Vehicles & Drivers

- ☐ Year, make, model and VIN for pickups, dump trucks and flatbeds
- ☐ Trailers, what each one hauls and its weight rating
- ☐ Driver names, dates of birth and license numbers
- ☐ Who each vehicle is titled to (business or personal)

5 Equipment & Property

- ☐ Equipment list with make, model, serial number and value: skid steers, mini excavators, saws, trowels, screeds, lasers
- ☐ Total value of forms, hand tools and small equipment
- ☐ Rented or leased equipment you're responsible for
- ☐ Shop, office or yard building and contents values

Nerd tip: General liability isn't a warranty. It may not pay to tear out and replace concrete that doesn't meet the contract specs, so know what your policy does and doesn't cover before you bid.

Ready for a quote? Let's talk.

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support@millenniumbrokers.com

CONCRETE CONTRACTOR INSURANCE CHECKLIST

Questions Underwriters Will Ask

Think through these before we talk. Honest, complete answers help us place you with the right carrier the first time and protect your coverage if you ever have a claim.

6 Your Work & Crews

	YES	NO
Do you provide design, layout, mix recommendations or value engineering?	☐	☐
Are you responsible for elevations, slopes, drainage or measurements?	☐	☐
Do employees work at heights, excavate or operate heavy machinery?	☐	☐
Do you have a written safety program and a return-to-work program?	☐	☐

7 Vehicles, Equipment & Job Sites

	YES	NO
Do employees ever use their own vehicles for business errands?	☐	☐
Do you rent or borrow trucks or other vehicles?	☐	☐
Do you check driving records and have written rules on who can drive?	☐	☐
Is any equipment stored outdoors or in an unlocked yard?	☐	☐
Do you store fuel or chemicals at your shop or on job sites?	☐	☐

How do you handle concrete washout and slurry? _____

8 Subcontractors & Contracts

	YES	NO
Do you get workers' comp and liability certificates from every subcontractor before work starts?	☐	☐
Do you use written subcontractor agreements?	☐	☐
Do your contracts require additional insured, primary and noncontributory, or waiver of subrogation?	☐	☐
Do any contracts require umbrella, professional or pollution liability?	☐	☐

Largest limits a contract has required: _____

9 Documents to Send With Your Request

- ☐ 5 years of loss runs (claims history)
- ☐ Current policy declarations pages
- ☐ Insurance section of a recent contract
- ☐ Your subcontractor agreement
- ☐ Equipment list with values
- ☐ Driver list with license numbers

Call the Office Nearest You

Springfield, MO — (417) 773-7822
2100 S Brentwood Blvd, Ste B, Springfield, MO 65804

Oak Grove, MO — (816) 690-2640
1200 S Broadway, Oak Grove, MO 64075

Bentonville, AR — (479) 350-6862
1202 NE McClain Rd, Ste 153, Bentonville, AR 72712

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