

Vendor compliance checklist

Documents to collect from a vendor, what to check on each one, and which ones expire.

Vendor		Date		Reviewed by	
Document	Who usually needs it	Expires?	What to check	On file	Expiry date
Certificate of insurance: general liability	Almost any vendor who works on your property	Yes, usually yearly	Insured name, dates, limits, certificate holder	☐	_____
Certificate of insurance: workers compensation	Vendors with employees doing physical work	Yes, usually yearly	Policy dates, employer's liability limits, state rules	☐	_____
Certificate of insurance: commercial auto	Vendors who drive for the job	Yes, usually yearly	Covered autos, combined single limit	☐	_____
Certificate of insurance: umbrella or excess	Higher-risk vendors	Yes, usually yearly	Limits, policy dates	☐	_____
Certificate of insurance: professional liability (E&O)	Consultants, designers, IT, engineers	Yes, usually yearly	Limits, policy dates, claims-made details	☐	_____
Endorsements (additional insured, waiver of subrogation)	Where your contract requires them	Tied to the policy term	The endorsement page itself, read by a person	☐	_____
IRS Form W-9	Every US vendor you pay	No set expiry	Signed, legal name and TIN match your records	☐	_____
Business license	Most vendors, depending on city and state	Often yes	Name, license number, expiry	☐	_____
Contractor or trade license	Trades where the state or city requires one	Yes	Status on the issuing board's lookup	☐	_____
Professional license	Licensed professionals (nurses, engineers, and so on)	Yes	Status on the state board's lookup	☐	_____
Industry certifications (OSHA, ISO, others)	Depends on the work and industry	Varies	Who issued it, scope, dates	☐	_____
Business associate agreement (BAA)	Healthcare vendors who handle protected health information	Follows the contract term	Signed by both sides, current	☐	_____
Master services agreement (MSA)	Ongoing vendors	Follows the contract term	Signed, insurance clause included, term dates	☐	_____
Non-disclosure agreement (NDA)	Vendors who see confidential information	Follows its own term	Signed, covers the right parties	☐	_____

Not every vendor needs every document. A cleaning company and a software consultant carry very different risks; set requirements per vendor type, with your broker.

Which vendor documents expire

Expires on a fixed date	Follows a contract term	No fixed expiry, but recheck
Insurance certificates (all lines)	Master services agreement (MSA)	W-9 (when details change)
Business licenses	Non-disclosure agreement (NDA)	Certifications without a printed date
Contractor and professional licenses	Business associate agreement (BAA)	
Many industry certifications		

Before you file a certificate of insurance

- The insured name matches your contract and the vendor's W-9 (the legal entity, not just a trade name).
- Policy dates cover the work, and the expiration date is recorded.
- Limits meet what your contract requires for this vendor type.
- The certificate holder is your company, spelled correctly.
- Coverage lines you require are all present (general liability, workers compensation, auto, umbrella, professional).

Endorsements need a person. If your contract requires additional insured status, a waiver of subrogation, or primary and non-contributory wording, ask for the endorsement page and read it. A checkmark on the certificate is not enough: the certificate is issued for information only and doesn't change the policy.

Staying ahead of renewals

- Record every expiration date the day the document arrives.
- Ask for renewals early: 90 days ahead for important vendors, 30 days at the latest.
- When a renewal comes in, review it like a new document. Insurers, limits, and endorsements can change.
- Before you pay a vendor, check that their documents are current.

Tracking more than a few vendors? CertiTrack reads the expiry dates from uploaded documents, emails vendors 90, 60, 30, and 7 days before anything expires, and lets them upload renewals through a secure link. Free for up to 5 vendors at www.thecertitrack.com.

This checklist is general information, not legal or insurance advice. Check your contracts and talk to your insurance broker or attorney about your situation.