KIT 05 · COI

COI

No expired certificate, no uninsured sub, no surprise.

10-MINUTE SETUP EXCEL OR GOOGLE SHEETS UPDATED OCT 2026

01 WHAT THIS KIT PROTECTS

One uninsured subcontractor can put your company on the hook for a claim it did not cause. The tracker shows every policy, every expiry and every missing certificate in one view.

02 WHAT THE AUTOMATION WATCHES

- Policies expiring in 30 days
- Expired policies still attached to an active sub
- Subs with no certificate on file

03 YOUR FILES

Workbook	Playbook	Setup guide
Vendors & policies · Summary	This document — setup, ladder, emails	Deadline-365-Document-Pack.pdf

04 SET UP IN 10 MINUTES

1. Add every sub and every policy — GL, auto, workers comp, umbrella.
2. Enter the expiry date exactly as printed.
3. Request renewal 30 days before expiry, not after.
4. Hold site access until the new certificate is on file.
5. Turn on the Radar COI watch so the email goes out without you.

05 WHAT CHANGES

DAY ONE

Every sub, every policy, one list.

WEEK ONE

Expiring policies appear 30 days out.

MONTH ONE

Renewals are requested before expiry, not after.

QUARTER ONE

No uninsured sub has worked a day for you.

> **Included with every Deadline 365 account.** Nine workbooks, eight playbooks and the verified 57-jurisdiction rule set. Free accounts run every check in the app and see every result; email sending and extra recipients are Radar and All 8 features.

06 THE RHYTHM

WHEN	WHAT YOU DO	WHAT THE AUTOMATION DOES
Monday	Open Status column	Lists expiring, expired and missing
30 days out	Request renewal	Sends the request to the broker
Expiry day	Remove site access	Blocks the sub until a new certificate lands

07 THE LADDER

TRIGGER	ACTION	WHO
60 days out	Diary the renewal	Radar
30 days out	Request the new certificate	Automation
7 days out	Escalate to the sub's owner	You
Expiry day	Suspend site access	You
Expired	Do not let them work; notify your insurer if they did	You

08 THE EMAILS

Certificate renewal — {vendor}

Hi {name}, the certificate for {vendor} expires {date}. Please send the renewal with us named as additional insured before the expiry date so we do not have to hold their site access.

COI missing — {vendor}

Hi {name}, we do not have a current certificate on file for {vendor}. Please send GL, auto and workers comp today. They cannot start work until it is received.

09 GUARDRAILS

- A certificate is not coverage. Check the additional-insured endorsement, not just the expiry date.
- Keep the certificate file with the job, not only in your inbox.
- If a sub works without coverage, tell your insurer the same day.

Your next step. Open Deadline-365-Document-Pack.pdf, connect this workbook on the Connect page, and turn on the COI check. Stuck? support@thermoneural.com answers in one business day.