

Frequently Asked Questions

Who is Coaction?

While many know us by Coaction Specialty Insurance, you might be familiar with our three carriers: “New York Marine and General Insurance Company Inc.,” “Southwest Marine and General Insurance Company Inc.,” and “Gotham Insurance Company Inc.” You will see one of our writing companies listed on your policy. We partnered with Docutrax to provide you with a solution to ensure the insurance provisions contained in Subcontractors contracts are being met by the contracting party.

What is Docutrax?

Docutrax is a professional insurance verification service. We work with businesses nationwide to ensure that their insurance coverages meet or exceeds that required by Coaction.

What will Docutrax be doing?

As construction is a complex, potentially high-risk exposure industry, we do a thorough examination of all relevant documents to ensure that all Coaction insurance requirements are being met. The following items are representative of the areas we typically examine:

- **Requirements Review** - Determine insurance requirements per subcontractor
- **Insurance Policy Review**
 - AM Best rating, Proper Class Codes, Designated Work, No Exclusions related to:
 - Third Party Over Action, Subcontractor / Employee Injury, Height Limitations, Multi-Habitational, Residential Conversions, Unique Exclusions (e.g. torch down for cold apply roofers, etc.)
- **COI collection**, evaluation and compliance monitoring
- **Endorsement collection**, evaluation and compliance monitoring
- **Other Document collection**, as needed (Hold Harmless agreements, etc.)
- **Included in the above:** Telephone follow up, Direct email follow up, System-generated notifications, Expiration monitoring / replacement, Reporting, Stewardship meetings

How am I charged?

The cost of the Docutrax service is based upon the number of subcontractors Docutrax is processing on your behalf. At the time of registration you will purchase a certain number of subcontractor credits. This number can be found on your Service Order. Each subcontractor processed by Docutrax will use one credit. An existing subcontractor whose insurance has come up for renewal will use one additional credit as Docutrax will be required to re-process the sub’s new insurance documentation. Additional subcontractor credits are purchased in bundles of five credits, the cost of these credit bundles can be found on your Service Order.

Should you need to purchase additional subcontractor credits Docutrax will invoice you. *Docutrax reserves the right to charge the credit card on file at the time of registration for any balances remaining unpaid 30-days past the date of invoice issuance.*

How long does it take to get signed up and running?

Upon receipt of all required information, your Docutrax account should be active within 72 hours.

How long does it take to get a subcontractor evaluated?

Docutrax will request a number of documents from the Subcontractor and its insurance broker. Our ability to make a complete evaluation is dependent on their responsiveness. Typically, once all documents have been received the evaluation can be completed within two business days.

Who does the work?

All Docutrax Account Managers are state-licensed insurance brokers who are experts in insurance, construction and compliance.

How do I see what you are doing?

Included in the Docutrax service is a powerful cloud-based tool you may access at any time. This platform allows you to examine the status of all compliance activity, download and upload information to the system, run reports, add or manage users and a host of other features. During the startup phase of the service you will be provided with a username and login so you may access the system in real time from any device with an internet connection.

Do I get notified?

Yes, your Account Manager will be in communication with you on an as-needed basis to request or clarify certain pieces of information or to discuss any matters requiring your participation, such as discovery of an insurance coverage deficiency. In addition, the Docutrax platform will send automated notices for certain situations as necessary.

Will I have to wait for Docutrax before I can put my Subcontractor on the job?

It is a requirement of Coaction that all Subcontractors meet its insurance guidelines, so it is important that Docutrax receive all documentation necessary for its evaluation in a timely manner in order to prevent worksite delays.

What is the insurance coverage required by my Subcontractors?

Coaction requires the Subcontractors of its General Contractor policyholders to carry the following minimum coverage:

GL Each Occurrence: \$1,000,000

GL General Aggregate: \$2,000,000

GL Products – Comp/Ops Agg: \$2,000,000

Umbrella/Excess - \$2,000,000 (Metro Builders program only)

\$5,000,000 Umbrella for high hazard subs – Roofing, Scaffolding, Demolition

What else is required?

To ensure Docutrax is working with an accurate, complete and current list of all your subcontractors, it is important you report to Docutrax any additions or deletions to the list. Failure to do so could result in Docutrax processing subs no longer required, resulting in unnecessary additional charges.