

BUSINESS INSURANCE CHECKLIST

	Do Have	Do Not Have	No Action Needed
PROPERTY			
Building & Contents			
Basic Causes of Loss	_____	_____	_____
Broad Causes of Loss	_____	_____	_____
Deductible: \$500 is standard; \$1000 or higher is available	_____	_____	_____
Replacement Cost Coverage	_____	_____	_____
Blanket Coverage on Building & Contents	_____	_____	_____
Current Appraisal	_____	_____	_____
Coinsurance Compliance	_____	_____	_____
Agreed Value	_____	_____	_____
Earthquake and Flood-Difference in Conditions	_____	_____	_____
Property of Staff, & Others in Your Control	_____	_____	_____
Building Ordinance Coverage/Demolition/Increased Cost of Construction	_____	_____	_____
Signs	_____	_____	_____
Additional Covered Property (fences, piers, wharves, docks, athletic backstops)	_____	_____	_____
Spoilage Coverage	_____	_____	_____
Equipment Floater			
Broad Causes of Loss	_____	_____	_____
Deductible	_____	_____	_____
Computers & Audio-Visual	_____	_____	_____
EQUIPMENT & MACHINERY			
Business Interruption			
Loss of Income/Net Profit	_____	_____	_____
Extra Expense	_____	_____	_____
Other Income	_____	_____	_____
Automobile			
Limits of Liability — \$1,000,000 Single Limit BI/PD	_____	_____	_____
Uninsured Motorist and Underinsured Motorist Increased Limits	_____	_____	_____
Nonowned, Hired, and Borrowed Autos	_____	_____	_____
Leased Autos/Additional Insureds	_____	_____	_____
Autos Furnished by Employees	_____	_____	_____
Medical Payments	_____	_____	_____
No Fault	_____	_____	_____

	Do Have	Do Not Have	No Action Needed
Comprehensive	_____	_____	_____
Collision	_____	_____	_____
Towing/Private Passenger Vehicles	_____	_____	_____
Drivers Operating Records Checked	_____	_____	_____
Volunteers as Insureds	_____	_____	_____
Employees as Insureds	_____	_____	_____
GENERAL LIABILITY			
Occurrence Form	_____	_____	_____
Limits of Liability — \$1,000,000 CSL BI PD	_____	_____	_____
Products Liability	_____	_____	_____
Independent Contractor's Liability	_____	_____	_____
Sexual Abuse Liability	_____	_____	_____
Personal Injury Liability Including Employee Coverage	_____	_____	_____
Advertising Liability	_____	_____	_____
Contractual Liability	_____	_____	_____
Fire Legal Liability	_____	_____	_____
Owned Watercraft	_____	_____	_____
Nonowned Watercraft Under 26 Feet	_____	_____	_____
Additional Insured Employees/Volunteers	_____	_____	_____
Host Liquor Liability	_____	_____	_____
Other Exposures or Business	_____	_____	_____
Employment Related Practice Liability	_____	_____	_____
Internet Liability	_____	_____	_____
Employee Benefit Liability	_____	_____	_____
Umbrella (Catastrophe) Liability			
Follow Form of Primary Coverage	_____	_____	_____
Self-Insured Retention	_____	_____	_____
Workers' Compensation			
Executive Officers of Corporations Excluded (where permitted by State Law)	_____	_____	_____
Employer's Liability Increased Limits	_____	_____	_____

	Do Have	Do Not Have	No Action Needed
Non-Occupational Benefits Law (DBL)	_____	_____	_____
Other States Coverage	_____	_____	_____
Stop Gap Liability	_____	_____	_____
Group Benefits and Medical Coverage			
Medical Coverage	_____	_____	_____
Accident Only	_____	_____	_____
Dental Coverage	_____	_____	_____
Critical Illness			
Group Life	_____	_____	_____
Critical Illness			
Short Term Disability			
Long Term Disability	_____	_____	_____
Director's & Officer's Liability (Nonprofit)			
Directors	_____	_____	_____
Officers	_____	_____	_____
Prior Acts	_____	_____	_____
Employment Related Practice Liability	_____	_____	_____
Crime Insurance			
Coverage for Employee Dishonesty	_____	_____	_____
Loss of Money & Securities (Inside & Outside)	_____	_____	_____
Depositor's Forgery	_____	_____	_____
Counterfeit Currency	_____	_____	_____
ERISA Bond for Pension Plan Trustee	_____	_____	_____
Employee Benefits Other			
Key Man Life Insurance	_____	_____	_____
Employee Benefits Liability	_____	_____	_____
Pension/Profit Sharing	_____	_____	_____
Fiduciary Liability for Pension Plan Trustee	_____	_____	_____
Disability	_____	_____	_____
24-Hour Accident Insurance (Business & Pleasure)	_____	_____	_____
Business Income/Data Breach			
Off Premises Utility Services Coverage	_____	_____	_____
Dependent Properties Coverage			
Electronic Vandalism			
Business Income Coverage			
Data Breach			
Computers and Media Coverage			