



# INSURANCE CHECKLIST FOR BUSINESS OWNERS

## LIABILITY

- Comprehensive General
  - Premises/Operations
  - Products/Completed Operations
  - Owners & Contractors Protective
  - Contractual – Blanket
  - Contractual – Schedule
  - Personal Injury
  - Advertising Injury
  - Medical Payments
  - Broad Form Property Damage
  - Watercraft
  - Liquor liability
  - Incidental Medical Malpractice
  - Fire Legal Liability
  - Employees as Insured
  - Extended Bodily Injury
  - New Organizations Insured
  - Pollution and Clean-Up
  - Limited Worldwide Products
- Workers Compensation
- Aircraft
- Owned Automobiles
- Leases or Hired Automobiles
- Drive other car
- Auto Medical
- Bailee Liability
- Directors & Officers' Liability
- Employment Practices Liability
- Professional Liability
- Railroad Protective Liability
- Signs
- Pavements/Underground Property
- Glass
- Contamination/Pollution Clean-up and Removal
- Debris Removal
- Functional Replacement Cost
- Vacancy Permit
- Satellite Dishes

## BUILDINGS

- Basic Causes of Loss
- Broad Causes of Loss
- Special Causes of Loss
- Coinsurance
- Earthquake
- Flood
- All Risk DIC (Difference in Conditions or Gap Filler Coverage)
- Replacement Cost
- Inflation Guard
- Agreed Value
- Building Ordinance
- Outdoor Property
- Signs
- Pavements/Underground Property
- Glass
- Contamination/Pollution Clean-up and Removal
- Debris Removal
- Functional Replacement Cost
- Vacancy Permit
- Satellite Dishes

## BUSINESS INCOME

- Business Income
  - Loss of Earnings
  - Continuing Expenses
- Extra Expenses
- Dependent Properties
- Extended Period of Indemnity
- Payroll Limitation/Exclusion
- Tuition and Fees
- Building Ordinances

## BOILER AND MACHINERY

- Boiler and Machinery
- Business Income
- Outage

(more)

### **BUSINESS PERSONAL PROPERTY**

- Basic Causes of Loss
- Broad Causes of Loss
- Special Causes of Loss
- Earthquake
- Flood
- Value Reporting Form
- Replacement Cost
- Peak Season Form
- Improvements and Betterments
- Manufacturer's Selling Price
- Valuable Papers/Records
- Accounts Receivable
- Crops
- Animals
- Auto Physical Damage
- Aircraft Physical Damage
- Marine Hull Damage
- Transported Property
- Equipment Floater
- Salesperson's Floater
- Installation Floater
- Processing Floater
- Parcel Post
- Computers
- Other High Value Property
- Coinsurance

### **MANAGEMENT PROTECTION**

- Life
  - Key Person
  - Proprietor
  - Partnership
  - Corporation
- Business Continuation
- Retirement Continuation
- Retirement Benefits
- Personal Auto Liability
- Officers' and Directors' E&O
- Split Dollar
- Deferred Compensation
- Disability Buyouts
- Overhead Insurance

### **HUMAN FAILURE**

- Employee Dishonesty
  - Blanket
  - Schedule
- Money and Securities
- Other Property
- Forgery and Alteration
- Computer Fraud
- Extortion
- Innkeepers
- Lessees of Safe Deposit Boxes
  - Safe Depository
- Securities Deposited with Others
- Public Employees Bond
- Financial Institutions Bond

### **EMPLOYEE PROTECTION**

- Group Life
- Group Disability
- Major Medical
- Accidental Death and Dismemberment
- Hospitalization -- Surgical
- Pension
- Profit Sharing
- Keogh
- ESOP
- Dental
- Vision Care
- Legal Expenses
- SEPPs (Substantially Equal Periodic Payments)