TRICOR INC.
INSURANCE

Date:

Business Name: Individual Name:

A business owner's family and the business both can be harmed when a serious accident or loss occurs and the policy limits are insufficient. It doesn't matter from which side, "business or personal", that the accident occurs. Both are impacted in a closely held, "often family", business.

The purpose is to identify coverage differences and ensure that both personal and business insurance packages are working as intended with coverage as needed and expected.

Description	Business Insurance Policies	Personal Insurance Policies	Coverage Difference
Liability Limit "Business package / Home"			
	notes:		
Umbrella Liability Limit			
	notes:		
Auto Bodily Injury Limit			
	notes:		
Auto Property Damage Limit			
	notes:		
Auto Uninsured Motorist Limit			
Auto Under Insured Motorists Limit			

					Notes
Business Personal Property Limit provided from home policy covering property at the residence premises?					
Are there any detached buildings at the residence premises with business property contained in them?	Yes		No		
Is property titled correctly? Is it insured on the right policy? Does the insured name match with title/owners name?	Yes		No		

Instructions: (Keep copy on your desktop - ready for use)
1. Personal lines AG-AM - complete personal lines column. If business insurance is clear and easy,"GL, umbrella and any biz auto limits", "only takes a couple minutes & links are right there in EPIC - just a click from PL screen", then complete CL column, otherwise get help from appropriate CL AM.
2. If PL does email CL AM to complete CL column, make it clear who to return it to.
3. PL completes coverage difference column. If GAP is PL side only, PL agent is to contact client," recommend letting CL agent no plans prior, maybe provide copy of worksheet.
4. IF GAP is CL side only, coordinate with CL agent. If no CL relationship, it may be PL AG that who will reach out to client?
5. If GAP is both PL and CL, discuss & decide how to proceed.
6. PL Document GAPR activity, as to communication with client. If CL only, Pl - still doc what you did. If CL only, "CL AG or AM", update what you are doing. Move Gapr activity ahead max of three years.