



| General | Yes No n/a | Comments |
|---|------------|----------|
| <p>Are all locations you own, lease, rent or seasonally use listed?</p> <p>Is the named insured or any additional insureds correct? "No one missed"</p> <p>Are there any contracts or leases we should review that may have an insurance provision in them? Are there any discontinued operations or prior entities?</p> <p>Do you sometimes hire subcontractors or do you ever work as a subcontractor?</p> <p>Is there another business we have not discussed or other business income?</p> | | |
| <p>Property</p> <p>Have the amounts of insurance on both buildings and business personal property been reviewed and is every building and structure identified? "any detached structures, detached signs, transformers, generators, light poles, underground wiring or piping, antennas, towers, fencing, etc."</p> <p>Do you need an inventory reporting form to cover seasonal fluctuations?</p> <p>Is any building ever unoccupied or vacant? "if yes, some losses may not be covered"</p> <p>Yes is better for the following...</p> <ul style="list-style-type: none"> Are the covered causes of loss – Special? Are the buildings and personal property insured for replacement cost? Has the co-insurance clause been removed or agreed amount added. Are the amounts of insurance for buildings and personal property blanketed. Has equipment breakdown coverage been added? Is ordinance or law increased cost of construction covered? Is water or sewer backup covered? Is flood, mine subsidence, land slide, or sinkhole covered? Is earthquake covered? Is there coverage for drones, aircraft or watercraft? Is there off premises personal property coverage? Tools, equipment off for repair, property in transit, materials at a construction site" Is there coverage for property of others in your care? | | |
| <p>CYBER Is there any coverage for?</p> <ul style="list-style-type: none"> Social engineering –tricked and voluntarily part with money or property? Your server/data is encrypted by hacker & they want a ransom payment? Theft of employee/customer personal identifiable information? Hacker breaches you & in turn then causes loss to others, "third party loss or suit" | | |
| <p>CRIME is there any coverage for....?</p> <ul style="list-style-type: none"> Employee –accountant theft of money or property? On or off premises theft of money or securities. Fund transfer theft | | |
| <p>Business Liability</p> <p>Have the per incident liability limits and aggregate liability limits been reviewed?</p> <p>Do you want coverage for professional liability, faulty workmanship or, errors or omissions?</p> <p>Do you want pollution liability?</p> <p>Do you require certificates of insurance from subcontractors?</p> | | |

| | Yes No n/a | Comments |
|--|------------|----------|
| <p>Workers Compensation... Is policy in place? If yes, Is any owner or partner excluded? If no, do you want a minimum premium W.C. policy? Do you ever hire subcontractors? If yes, advise to get certificates of insurance.</p> <p>Contractors & Contractors Equipment ... Is this coverage in place? On scheduled equipment, is any item missing or the amount of coverage wrong? On unscheduled equipment... is maximum limit and per item limit enough? Do you need coverage for building materials or the building under construction? If yes, do you need coverage for collapse caused by hydronic pressure?</p> <p>Business Auto... Is this coverage in place? Has the vehicle schedule and the limits/coverage for each auto been reviewed? Is any auto for hire? "Used to transport people or others property" Has symbol 1 been requested and approved by company? If no, has non owned and hired auto liability been added? Do you have a personal auto policy? "If no, review spouse & family d.o.c."</p> <p>Business Umbrella Liability... Is this coverage in place & limits discussed?</p> <p>Management Liability... Is this coverage in place? Employment practices liability / Directors and officers liability</p> <p>Discovery questions? Is there any business property in your residence or in a detached building? Do business clients or employees ever come to your home? Have the gaps or differences in coverage between business and personal insurance been reviewed and discussed? "gap analysis form"</p> <p>Group Health – Individual Health – Disability Income. Review needed?</p> <p>Business Continuation & Individual Life Insurance Review needed? Is there a business continuation plan? If so, when was it last reviewed? Is the amount of individual life insurance enough to protect your family?</p> <p>Mobile App " Do you use the TRICOR mobile app for auto ID & 24/7 policy access, including claims?</p> <p>Emergency Severe Weather Would you or your employees like an email notification when NOAA identifies a tornado and it is approaching your geo coded business location? Different messages available for flood, freezing or severe weather including hail.</p> <p>DISCLAIMER Do you understand that that this is not a thorough review of your insurance policies, simply an overview. A thorough review would include reading each with attention to declaration pages, definitions, insuring agreements, exclusions, conditions, covered causes of loss, and claim settlement provision. s.</p> <p>BEST VALUE "coverage per dollar spent" Would you like a quote on doubling your liability and /or your Umbrella liability?</p> | | |