**Commercial Insurance Protection Review**

|  |  |  |  |
| --- | --- | --- | --- |
| * Employee Practices Liability | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Cyber Liability | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Data Compromise | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Terrorism | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Employee Private Auto   (Business Use) | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Workers Compensation | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Professional Advice and Practices | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Flood Insurance | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Business Income | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Mobile Equipment/Tools | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Utility Service | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Crime Coverage | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |
| * Employee Benefits Liability | Yes \_\_\_\_\_\_\_\_ | No \_\_\_\_\_\_\_\_ | N/A \_\_\_\_\_\_\_\_ |

Items on this page are potential problem areas for business owners. This list is a sampling, is not complete, and is not intended to be a comprehensive review of risks. These items have been discussed with me. I have acknowledged above my desire for, or waiver of, coverage.

In addition, we have discussed:

Co-Insurance requirements \_\_\_\_\_

Proper Ownership of Property \_\_\_\_\_\_

Business use on personal lines policies \_\_\_\_\_\_

Importance of reviewing Exclusions on my Policy \_\_\_\_\_\_.

X \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Insured

X \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Agent