



Allison Insurance Group

Commercial Insurance Coverage Checklist

Last completed: _____ By: _____

Allison Insurance Group- Commercial Insurance Coverage Checklist

Allison Insurance Group has been serving West Tennessee for our 45 years. Our associates are specialists who have a combined 300+ years of insurance experience.

We have created this simple tool to help you ensure that your business is properly insured. As you use this tool to think through different areas of need for your business feel free to contact us with any questions. You can reach out to us at: getanswers@allison-ins.com or call us at 731-668-8444.

For more tips on insurance visit our website (www.allison-ins.com) and find us on Facebook.

Financial / Income / Employee Risk

- Business Overhead Expense
- Key Man Life Insurance
- Buy / Sell Agreement
- Group Medical Insurance
- Group Long Term Disability
- Group Life Insurance
- Payroll Deductions
- Tax Planning
- Retirement Planning
- Family Protection-Individual Long Term Care and Life Insurance

Provisions / Forms

- Alarm / Fire Sprinkler System Warranty
- All Named Insureds Included
- How are All Properties Titled?
- Additional Insureds Included
- Blanket Property Limits

Notes: _____

Notes: _____

Buildings

- Additional Coverage Needed?
Coverage maybe needed for: Canopies, Awnings, Signs, Light Poles, Fences, Below Ground Property (Plumbing etc.), Antennas, Towers
- Artificial Power Surge Coverage / Equipment Breakdown
- Damage Due to Covered Loss to Off Premises Utilities
- Earthquake Coverage
- Flood / Excessive Surface Water Runoff
- Limits of Insurance Adequate? Including Debris Removal, Building Rebuilding
- Building Ordinance / Law Exposure

Notes: _____

Business Personal Property

- Earthquake Coverage
- Flood / Excessive Surface Water Runoff
- Reporting Form or Inflation Guard Needed
- Artificial Power Surge Coverage / Equipment Breakdown
- Damage Due to Covered Loss to Off Premises Utilities
- Precious Metals / Alloys Coverage
- Marring / Scratching of Dies
- Property of Customers
- Employee Tools Coverage
- Spoilage Coverage
- Limits of Insurance Adequate? Including Debris Removal and Contents
- Breakage of Fragile Items / Fine Arts Coverage

Notes: _____

Time Element / Loss of Income / Extra Expenses

- Business Income Coverage
- Extra Expenses Coverage
- Artificial Power Surge Included in Business Income
- Expense Due to Covered Loss to Off Premises Utilities
- All Locations Covered by Business Income Coverage
- Are all Limits of Insurance Adequate?
- Credit Insurance or Accounts Receivable Insurance
- Expenses Due to Covered Loss to Customer / Supplier etc.
- Ordinary Payroll – Limit It To 60 Days in Business Income Limit
- Discretionary Payroll Exp. / You Choose What is Covered

Notes: _____

Liability

- Umbrella / Excess Liability; Higher Limits
- Fiduciary Liability / Employee Benefits Errors and Omissions
- Employment Practices Liabilities
- Directors / Officers Liability (Private or Non-Profit)
- Professional / Errors and Omissions Liability
- Sexual Abuse / Molestation Liability
- Pollution Liability
- Hired and Non-Owned Aircraft Liability

Notes: _____

- Rigger's Liability
- Liquor Legal Liability
- Damage to Rented Premises / Non-Owned Property
- Damage to Property of Others in Your Care, Custody, or Control
- Liability Coverage Outside the United States
- Exclusion Removal: Damage to Sub's / Your Work
- Exclusion Removal: Damage to Customer Data-Software
- Garage Coverage Include Boats / In Tow Exposure?

Notes: _____

Cyber Liability

- Data Breach
- Identity Recover
- Social Engineering Fraud

Notes: _____

Automobile

- DOC (Drive Other Car) Coverage Including Physical Damage
- DOC Include all Family Members?
- Hired and Non-Owned Auto Liability Coverage
- Hired Auto Physical Damage Coverage
- How are Autos Titled?
- Mexico / Canada Coverage
- Specialty / Mounted Equipment Needing Coverage
- In Tow Coverage

Notes: _____

Workers' Compensation

- Owners Excluded or Included
- Any Work Done at Federal Locations?
- Any Work Done Over a Body of Water?
- Leased Workers
- Work in Other States or Outside the U.S.
- Increased Employers' Liability Limits

Notes: _____

Crime / Inland Marine / Other

- Employee Dishonesty (Including Non Employees)
- Theft of Cash – On / Off Premises Coverage
- Coverage for Property in Transit
- Builder's Risk Coverage
- Installation Floater
- Riggers Liability
- Mobile Equipment Coverage – Away from Premises
- Voluntary Partying / False Pretense Coverage
- Wire Transfer Fraud
- Computers / Software / Data Specialty Coverage
- Speciality Electrical Equipment
- Performance / Payment / Other Bonding Needs
- Ocean Marine / Transit Coverage Inside / Outside the U.S.

Notes: _____

