

Risk Exposure Checklist

Property if applicable	
	Any changes to your additional interests? (Refinanced, new or paid off loan, Mortgagee change, etc.)
	*Are all buildings/structures/garages covered at each location?
	Do you own the property (building)? If so is the building owner listed as a named insured on the policy?
	Are you interested in changing/increasing your Building and/or Contents limits based on limits you have determined?
	Do you have Business Property (contents) at locations not shown on the policy?
	Have you made improvements to the building you own or lease?
	Have you purchased, leased or acquired additional machinery/equipment/locations or real property?
	Do you require additional crime limits, if available? (i.e. employee dishonesty, robbery, etc.)
	Do you have a retirement plan? If so do you comply with ERISA requirements?
	Is any insured building vacant or unoccupied?
	Are you interested in obtaining **Flood and/ or Earthquake coverage?
	Are you interested in Ordinance or Law coverage?

**Coverage is not automatically extended to all buildings/structures unless scheduled on policy*

***Flood zones are subject to change. If you are interested in obtaining a flood zone determination please contact us.*

Liability if applicable	
	Have there been any changes in operations during the past year?
	Any change in sales, if applicable?
	Have there been any discontinued products during the past year or are there any new products to be sold in the upcoming year?
	Are you required to carry Liquor Liability coverage?
	Do your employees use their own cars on company business?
	Are you interested in discussing protection for allegations of discrimination, harassment, etc. against your company?
	Are you interested in discussing protections for your company against the allegations of failure to properly administer your employee benefit coverage?
	Are there any changes (not already endorsed) to the business-owned items? Vehicles/Automobiles? Boats/Yachts? Airplanes?
	Do your operations present any potential pollution type exposures for which you need coverage?
	Are there any other updates or changes needed to your policy?
	Do you have any underground storage tanks?
	Are you interested in discussing Cyber Liability, Directors & Officers Liability, Professional Liability coverage?

Automobile if applicable	
	Do your employees use their own cars on company business?
	Do the principals maintain personal Automobile protection?
	Have there been any changes in vehicle usage/garaging/operations during the past year?
	Are the correct vehicles listed on the policy? Are all vehicles owned, titles, or leased in the business name?
	Has the driver list changed during the past year?

Workers' Compensation if applicable	
	As an officer/partner/member/individual do you want to be included or excluded from coverage?
	Have your operations changed over the course of the past year?
	Do the payrolls on your policy need to be updated?
	Do your employees travel outside of CT on company business or work in other states?

This checklist is general in nature and not all inclusive. If you have further questions or concerns, please call us.