

Business Insurance Checklist

By Jake R Brady

- Choose Insurance Company
 - Research experience, professionalism and stability of insurance company.
 - Assess your insurance needs.
 - Select insurance products that meet your needs.
 - Make sure insurance company guarantees advice, information and quality service.
- Group Business Needs for Insurance
 - Workers' compensation insurance.
 - Property insurance.
 - Commercial liability insurance.
 - Professional liability/errors and omissions.
 - Automobile insurance.
 - Business trip insurance.
 - Business interruption insurance.
 - Rent insurance.
- Define Objects for Insurance
 - Office equipment (owned and leased).
 - Buildings, roofing, foundations, internal walls, attached structures.
 - External structures.
 - Furniture, drapes, carpeting, decorations, etc.
 - Security systems.
 - Communication equipment.
- Define Events for Insurance
 - Crime.
 - Fire.
 - Flooding.
 - Windstorm.
 - Earthquake.
 - Hail.
 - Lightning.

- Explosions.
- Arson.