

# 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.