

COMMERCIAL EXPOSURE AND COVERAGE CHECKLIST

PROPERTY

	EXPOSURE (Y/N)	COVERAGE (Y/N)
➤ REAL PROPERTY		
○ Perils		
▪ Basic.....	_____	_____
▪ Broad.....	_____	_____
▪ Special.....	_____	_____
▪ Flood.....	_____	_____
▪ Earthquake.....	_____	_____
○ Owned	_____	_____
○ Leased	_____	_____
○ Fire Legal Liability	_____	_____
○ Vacant or Unoccupied	_____	_____
○ Builder’s Risk – Standard	_____	_____
○ Builder’s Risk – Special	_____	_____
○ Fences	_____	_____
○ Debris Removal	_____	_____
○ Increased Cost of Construction	_____	_____
○ Demolition Costs	_____	_____
○ Additions & Alterations	_____	_____
○ Fences	_____	_____
○ Glass	_____	_____
○ Signs	_____	_____
➤ PERSONAL PROPERTY		
○ Perils		
▪ Basic	_____	_____
▪ Broad	_____	_____
▪ Special	_____	_____
▪ Flood	_____	_____
▪ Earthquake	_____	_____
○ Owned	_____	_____
○ Improvements & Betterments	_____	_____
○ Property of Others – Care, Custody & Control		
▪ On Premises	_____	_____
▪ Off Premises	_____	_____
○ Back Up Sewers/Drains	_____	_____
➤ VALUATION METHOD		
○ Co-Insurance	_____	_____
○ ACV	_____	_____
○ Replacement Cost	_____	_____
○ Mftr’s Selling Price	_____	_____
○ Peak Season	_____	_____
○ Agreed Amount	_____	_____
○ Stock Reporting	_____	_____
○ Automatic Increase	_____	_____
○ Blanket Insurance	_____	_____
○ Specific Insurance	_____	_____
○ Sprinkler Leakage	_____	_____

➤ BUSINESS INTERRUPTION	EXPOSURE (Y/N)	COVERAGE (Y/N)
○ Loss of Earnings	_____	_____
○ Loss of Rent	_____	_____
○ Rental Value	_____	_____
○ Leasehold Interest	_____	_____
○ Extra Expense	_____	_____
○ Contingent Business Interruption		
▪ Contributing	_____	_____
▪ Recipient	_____	_____
○ Consequential Damage	_____	_____
○ Extended Period of Indemnity	_____	_____
○ Off Premises Power Failure	_____	_____
➤ ELECTRONIC DATA PROCESSING		
○ Hardware	_____	_____
○ Software		
▪ Data	_____	_____
▪ Media	_____	_____
○ Business Interruption		
▪ Loss of Earnings	_____	_____
▪ Extra Expense	_____	_____
➤ CRIME		
○ Fidelity	_____	_____
○ Money & Securities – Inside	_____	_____
○ Money & Securities – Outside	_____	_____
○ Precious Metals	_____	_____
○ Counterfeit Currency	_____	_____
○ Burglary/Robbery	_____	_____
○ Depositor’s Forgery		
▪ Incoming Checks	_____	_____
▪ Outgoing Checks	_____	_____
○ Computer Fraud	_____	_____
○ Kidnap & Ransom	_____	_____
○ Extortion	_____	_____
○ Employee Dishonesty	_____	_____
○ Premises Liability for Guests’ Property	_____	_____
➤ INLAND MARINE AND MISC.		
○ Transportation		
▪ Annual Transportation Policies	_____	_____
▪ Trip Transit Policies	_____	_____
▪ Motor Truck Cargo	_____	_____
▪ Owners Form Motor Truck Cargo	_____	_____
○ Valuable Papers	_____	_____
○ Accounts Receivable	_____	_____
○ Fine Arts	_____	_____
○ Builders Risk and Installation Floater	_____	_____
○ Contractors Equipment	_____	_____
○ Jewelers Block	_____	_____
○ Patterns, Tools, Dies	_____	_____
○ Cameras	_____	_____
○ Musical Instruments	_____	_____

	EXPOSURE (Y/N)	COVERAGE (Y/N)
○ Bailees Coverage	_____	_____
○ Mail Policy	_____	_____
○ Furriers Block	_____	_____
○ Conditional Sales	_____	_____

➤ **BOILER & MACHINERY**

○ Production Machinery	_____	_____
○ Boilers, Fired Vessels	_____	_____
▪ Electric Steam Generators	_____	_____
○ Unfired Pressure Vessels	_____	_____
○ Refrigeration & HVAC	_____	_____
○ Auxiliary Piping	_____	_____
○ Rotating Electrical Machines	_____	_____
○ Transformers	_____	_____
○ Induction Feeder Regulators	_____	_____
○ Engines, Pumps, Compressors, Fan Blowers	_____	_____
○ Gear Wheels and Enclosed Gear Sets	_____	_____
○ Wheels & Shafting	_____	_____
○ Misc. Electrical Apparatus	_____	_____
○ Deep Well Pumps	_____	_____
○ Small Compressing & Refrigerating Units	_____	_____
○ Solid State Rectifier Units	_____	_____
○ Business Interruption		
▪ Loss of Earnings	_____	_____
▪ Extra Expense	_____	_____
▪ Consequential Damage	_____	_____
▪ Extended Period of Indemnity	_____	_____
▪ Off-Premises Power Failure	_____	_____
○ Valuation		
▪ Replacement Cost	_____	_____
▪ ACV	_____	_____

LIABILITY

➤ **GENERAL LIABILITY**

○ Occurrence Made	_____	_____
○ Claims-Made	_____	_____
○ Personal Injury	_____	_____
○ Advertising Injury	_____	_____
○ Incidental Malpractice	_____	_____
○ Host Liquor Liability	_____	_____
○ Watercraft Non-Owned	_____	_____
○ Contractual Liability	_____	_____
○ Products/Completed Operations	_____	_____
○ Employees as Additional Insured's	_____	_____
○ Voluntary Property Damage	_____	_____
○ Fire Legal Liability	_____	_____
○ XCU	_____	_____
○ Hired & Non-Owned Auto	_____	_____
○ Aggregate Limits Per Project	_____	_____
○ Worldwide Premises Operations	_____	_____
○ Worldwide Products	_____	_____
○ Employee Benefits Liability	_____	_____

	EXPOSURE (Y/N)	COVERAGE (Y/N)
○ Employment Related Practices	_____	_____
○ Owners/Contractors Protective	_____	_____
○ Additional Interests	_____	_____
○ Additional Insureds	_____	_____
○ Stop Gap Liability	_____	_____
○ Product Recall	_____	_____
➤ AUTOMOBILE LIABILITY		
○ Uninsured Motorists	_____	_____
○ Underinsured Motorists	_____	_____
○ No-Fault	_____	_____
○ Drive Other Car	_____	_____
○ Hired Auto	_____	_____
○ Non-Owned Auto	_____	_____
○ Comprehensive	_____	_____
○ Collision	_____	_____
○ Towing	_____	_____
○ Rental Reimbursement	_____	_____
○ Medical Payments	_____	_____
○ Mobile Equipment	_____	_____
○ Foreign Travel	_____	_____
○ Auto Contractual Liability	_____	_____
○ DOT Compliance	_____	_____
○ ICC Compliance	_____	_____
○ Garage Liability	_____	_____
○ Garagekeepers Legal Liability	_____	_____
➤ WORKERS COMPENSATION		
○ All States Coverage	_____	_____
○ Voluntary Compensation	_____	_____
○ Foreign Voluntary Compensation	_____	_____
○ Repatriation	_____	_____
○ Jones Act	_____	_____
○ Defense Bases Act	_____	_____
○ FELA	_____	_____
○ USL&H	_____	_____
○ Stop Gap	_____	_____
○ Occupational Disease	_____	_____
○ Employers Liability	_____	_____
○ Outer Continental Shelf Act	_____	_____
➤ MISCELLANEOUS		
○ Aircraft Liability	_____	_____
○ Environmental Liability	_____	_____
○ Professional Liability	_____	_____
○ E&O	_____	_____
○ D&O	_____	_____
○ Special Events Liability	_____	_____
○ Liquor Liability	_____	_____
○ Bonds	_____	_____