



Commercial insurance coverage checklist

Use this checklist to better understand if your commercial client is properly insured.

While this list isn't comprehensive, it will help you get an idea of any recent changes in your client's business along with any potential gaps in coverage.

Questions	Yes	No
Has your business grown since the last time we spoke?		
Have you hired new employees or contractors recently?		
Are more of your employees working remotely?		
Have you added new software?		
Do you still operate out of the same location?		
Have you expanded to additional locations?		
Do you own the building(s) where your business operates?		
Do your buildings have adequate fire sprinkler systems installed?		
Have you installed any security systems in your building(s)?		
How many work vehicles does your business own?		
Have you been using your own vehicle for work?		
Do you plan to expand to other locations?		
Has your business faced any lawsuits in the past?		
Does your business require use of heavy machinery?		
Do you perform any work in potentially dangerous conditions?		
Have you restructured your company's ownership?		

Notes:
