

Commercial Lines Exposure Checklist For:

Client Name

Date

Coverage	Has Coverage	Need Coverage	Not Applicable/ Not Interested
<i>Miscellaneous Policies</i>			
Aircraft Products Liability			
Aviation			
Bonds			
Breach of Privacy			
Credit Insurance			
Cyber/E-Commerce Liability			
Directors & Officers			
Discontinued Products Liability			
Employment Practices Liability			
Environmental Liability (1 st and 3 rd party coverage)			
Excess Flood Insurance (over Federal Flood Program maximum limits)			
Extended Reporting Period Endorsement (Tail Coverage)			
Fiduciary Liability			
Flood Insurance			
Food Contamination			
Intellectual Property (Patents, Copyrights, Unauthorized Disclosure)			
Kidnap & Ransom			
Lead Paint Liability (Landlord)			
Mergers & Acquisitions			
Political Risks, Terrorism, Trade Disruption, etc			
Product Recall			
Travel Accident			
Umbrella/Excess Liability			
Other			
<i>Property – Direct Damage</i>			
Agreed Value			
Blanket Limits			
Builder’s Risk			
Building Ordinance or Law Coverages			
Co-Insurance (proper percentages for each coverage)			
Demolition Cost			
Earthquake			
Flood			
Inflation Guard			
Mold Remediation			
Multiple Locations			
Peak Season Changes			
Personal Property of Insured			
Personal Property of Others			
Personal Property at Other Locations (Domestic & Foreign)			
Pollution Cleanup			
Property Damage Legal Liability (excess over Fire Legal Liability)			
Property Limited (Jewelry, Furs, Molds, Dies, Precious Metals, etc)			
Real Property (All Locations Domestic & Foreign)			
Sewer or Drain Backup			
Temperature Change (re: Food Spoilage, etc)			

FIRST CHOICE

INSURANCE INTERMEDIARIES

Coverage	Has Coverage	Need Coverage	Not Applicable/
<i>Ocean Marine</i>			
Aircraft Limit			
Concealed Damage			
Container Shortage			
Contingency			
Duty			
FOB/FAS			
Unpaid Vendor Interest			
Valuation			
Cost Plus (state percentage)			
Selling Price			
Vessel Limit			
War Risks including SRCC			
Other			
<i>Automobile</i>			
Vehicle #1 (owned, leased, other)			
Vehicle #2 (owned, leased, other)			
Vehicle #3 (owned, leased, other)			
Vehicle #4 (owned, leased, other)			
Driver #1 -			
Driver #2 -			
Driver #3 -			
Driver #4 -			
Liability \$			
PIP (Basic)			
Extended/Additional			
Work Loss Exclusion \$			
Coordination Military			
Deductible: Name Insured Name Insured + Dep. Rel.			
Medical Payments			
Uninsured Motorists Bodily Injury			
Stacked Non-stacked Lower Limits			
Underinsured Motorists Bodily Injury			
Stacked Non-Stacked Lower Limits			
Uninsured Motorist Property Damage			
Comprehensive – Deductible \$			
Limited Collision			
Collision – Deductible \$			
Waiver of Deductible			
Customized, Electronic, Sound Equipment \$			
Towing & Labor			
Rental Reimbursement Per day/Total			
Hired Auto			
Liability			
Physical Damage			
Primary			
Excess			
Non-Owned Automobile Liability			
Drive Other Car (Name of Individual)			
Liability			
Medical Payments			
Comprehensive			
Collision			
Uninsured Motorist			
Broadened PIP			
Fellow Employee Coverage (include or exclude)			
Mexican Automobile			
Out of Territory (USA & Canada)			

FIRST CHOICE

INSURANCE INTERMEDIARIES

Coverage	Has Coverage	Need Coverage	Not Applicable/
Garage Coverages			
Garage Liability			
Garage Uninsured Motorists			
Garage Auto Medical Payments			
Garagekeepers Liability			
Legal Liability			
Direct Primary			
Dealers Open Lot Comprehensive			
Dealers Open Lot Collision			
False Pretense			
Drive-Away Collision			
Other			
Workers' Compensation			
Building Owner (if same ownership) added as Additional Insured			
Defense Base Act			
Federal Employees Liability Act			
Increased Employers Liability			
Jones Act			
Officers Excluded? If yes, have proper DWC11 forms filed with state?			
Other States Endorsement			
Sole Proprietors, Partners Included			
Statutory Coverage			
USL&H			
Voluntary Compensation			
Other			
General Liability			
Additional Insureds			
Aircraft (owned & non-owned), Aircraft Products			
Environmental (1 st party & 3 rd party)			
Form			
Occurrence			
Claims Made			
Host Liquor Liability			
Liquor Law Liability			
Per Project Aggregate			
Personal Injury including Libel, Slander and False Arrest			
Prior Acts Coverage			
Professional Liability, Errors & Omissions			
Property Damage Legal Liability (basic \$50,000 limit)			
Property Damage Legal Liability - Increased Limits			
Territory			
Watercraft (owned & non-owned)			
Other			
Foreign Liability			
Automobile Liability (including Hired & Non-Owned)			
Difference in Conditions			
Employers Liability			
Excess Repatriation			
Foreign Voluntary Workers Compensation			
Premises Liability			
Products & Completed Operations			
Property Damage Legal Liability (basic \$50,000 limit)			
Property Damage Legal Liability - Increased Limits			
Other			

