



# Business Insurance Checklist

A quick guide to reviewing your business coverage.

No commitment, Only advice  
**GET A QUOTE** 

 **708 549 6388**

## ▶ Cyber & Modern Risks

- Consider Cyber Liability protection for data breaches or online risks
- Review coverage for remote work or digital operations

## ▶ Liability Protection

- Review General Liability limits
- Consider Professional Liability (E&O) if you provide services or advice
- Check coverage for customer injuries or property damage claims

## ▶ Property & Equipment

- Verify coverage for buildings, equipment, and inventory
- Confirm replacement cost vs. actual cash value
- Review protection for theft, fire, and weather damage

## ▶ Employees & Workplace Risks

- Ensure Workers' Compensation coverage if required
- Review safety practices and risk exposures
- Confirm coverage for part-time or seasonal staff if applicable

## ▶ Business Continuity

- Check Business Interruption coverage
- Review income protection during temporary shutdowns
- Understand waiting periods and coverage limits

## ▶ Annual Policy Review

- Update coverage after growth, expansion, or new contracts
- Compare quotes at renewal to avoid overpaying
- Make sure coverage keeps up with your business goals

