

INSURANCE COVERAGE CHECKLIST

Needs

Has

No Need

Loss to buildings and contents

- Fire and lightning
- Extended coverage
- Vandalism and malicious mischief
- Earthquake
- Sprinkler leakage
- Water damage
- Glass breakage
- Increased cost of construction
- Replacement cost—building
- Demolition—building
- Improvements and betterments
- Industrial property form
- Boiler and machinery

Loss of income

- Business interruption—Fire, Boiler & Mchy.
- Earnings insurance
- Extra expense
- Rent and leasehold
- Accounts receivable
- Valuable papers

Loss to equipment

- Boiler and machinery
- Replacement cost
- Auto physical damage
- Aircraft physical damage
- Marine hull
- Electric sign
- Industrial property form
- Commercial property policy

Loss to merchandise

- Selling price clause
- Transportation floater
- Parcel post
- Salesmen samples
- Commercial property form
- Jeweler's block
- Ocean marine
- Industrial property form
- Reporting form

Eligible for Package Treatment SMP KCP

_____ Business Umbrella

Needs

Has

No Need

Liability protection

- Premises operations
- Contractual
- Elevator
- Owners and contractors protective
- Products—completed operations
- Comprehensive policy
- Owned autos
- Hired autos
- Employers non-ownership auto
- Aircraft liability
- Workers' compensation

Human failure

- Supply contract bond
- Fidelity schedule bond
- Blanket position bond
- Commercial blanket bond
- Depositors forgery bond
- License and permit bond
- Robbery and safe burglary
- Open stock burglary
- Open stock theft
- Money and securities broad form
- Installment sales
- 3-D bond
- Blanket crime bond

Employee protection

Group:

- Disability
- Accidental death and dismemberment
- Hospital
- Surgical
- Fringe
- Major medical expense
- Life

Management protection

- Workers' compensation supplement
- Life-keyman, proprietor, partnership, corporation
- Business continuation
- Personal liability
- Personal auto liability

Fire-Boiler Other Package _____

_____ Personal Umbrella