

Insurance Checklist for Disaster Planning

As a small business owner, one disastrous loss could make a significant negative impact on your business savings. One of the best ways to prevent this from happening is to be sure that your exposures are properly insured. The following checklist is a guide to the most common exposures for small business owners and can help business owners pinpoint their insurance needs.

1. Are you responsible for the Building you are in?

You Own the Building

You Rent the Building

2. Are you responsible for the Permanent Attachments to the building, Fixtures, and equipment for servicing the premises:

I am not responsible, I rent

I am responsible for all property

3. Business Personal Property and Property of Others:

I am the owner of the equipment in my office

I am in the care, custody, control of the property of others

4. Income Protection if there was a disaster:

I would lose money if I could not operate my business.

I would not be able to pay my employees if I could not operate my business

I could not pay my expenses if I could not operate my business

I would have extra cost to continue my business after a disaster at this location or at another location.

5. Do you need coverage for either of the following: Check all that apply

Valuable Papers & Records

Newly Acquired or Constructed Property

Peak Season Inventory

Accounts Receivable

Exterior Signs, Lights and Clocks

Glass

Fire Department Service Charge

Fire Extinguisher Recharge

Money and Securities (Form FS -23) And More

Electronic Data Processing Equipment Coverage

Earthquake Coverage

Other, Describe unusual property you my own:

The above information is not an insurance policy. It is only intended to provide a general guide to possible exposures for Small Business/In-Home Business. The actual policy contains specific details of the coverages, conditions and exclusions.

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