

## **Commercial Lines Exposure Checklist For:**

| Client Name | Date |
|-------------|------|

| Coverage   | Has Coverage | Need Coverage | Not Applicable/<br>Not Interested |
|--|--------------|---------------|-----------------------------------|
| Miscellaneous Policices  |              |               |                                   |
| 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 <sup>st</sup> and 3 <sup>rd</sup> 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  |              |               |                                   |
| Property – Direct Damage   |              |               |                                   |
| 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  | <del> </del> |               |                                   |
| Personal Property of Others  Personal Property at Other Locations (Domestic & Foreign) |              |               |                                   |
| Pollution Cleanup  |              |               |                                   |
| Property Damage Legal Liability (excess over Fire Legal Liability)                     | 1            |               | 1                                 |
| 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)   | +            |               |                                   |
| remperature Change (re. 1900 Sponage, etc)   | +            |               |                                   |
|  | +            |               |                                   |
|  |              |               |                                   |



| Coverage  | Has Coverage | Need Coverage | Not Applicable/ |
|---|--------------|---------------|-----------------|
| Valuation   |              |               |                 |
| Replacement Cost                                    |              |               |                 |
| Actual Cash Value                                   |              |               |                 |
| Functional Replacement Cost                         |              |               |                 |
| Selling Price                                       |              |               |                 |
| Value Reporting Form                                |              |               |                 |
| Other   |              |               |                 |
| Property – Indirect Damage                          |              |               |                 |
| Agreed Value  |              |               |                 |
| Builders' Risk                                      |              |               |                 |
| Building Ordinance or Law Coverages                 |              |               |                 |
| Co-Insurance (proper percentages for each coverage) |              |               |                 |
| Dependant Properties (Domestic & Foreign)           |              |               |                 |
| Extended Period of Indemnity                        |              |               |                 |
| Extra Expense                                       |              |               |                 |
| Leasehold Interest                                  |              |               |                 |
| Loss of Business Income                             |              |               |                 |
| Off Premises:                                       |              |               |                 |
| Power/Water Supply Properties                       |              |               |                 |
| Power/Communication Lines                           |              |               |                 |
| Communication Properties                            |              |               |                 |
| Overhead Transmission Lines                         |              |               |                 |
| Ordinary Payroll Exclusion                          |              |               |                 |
| Ordinary Payroll Limitation                         |              |               |                 |
| Rental Income                                       |              |               |                 |
| Tuition and Fees                                    |              |               |                 |
| Other   |              |               |                 |
| Other   |              |               |                 |
| Inland Marine                                       |              |               |                 |
| Accounts Receivable                                 |              |               |                 |
| Bailee Coverage                                     |              |               |                 |
| Cameras   |              |               |                 |
| EDP Equipment                                       |              |               |                 |
| Computer & Data Processing Equipment                |              |               |                 |
| Media & Software                                    |              |               |                 |
| Business Income/Extra Expense                       |              |               |                 |
| Breakdown   |              |               |                 |
| Equipment Floater                                   |              |               |                 |
| Fine Arts   |              |               |                 |
| Glass   |              |               |                 |
| Installation Floater                                |              |               |                 |
| Musical Instruments                                 |              |               |                 |
| Precious Metals                                     |              |               |                 |
| Signs   |              |               |                 |
| Territory   |              |               |                 |
|   |              |               |                 |
| Transportation (Domestic) Common/Contract Carrier   |              | +             | +               |
| Rail  |              | +             | +               |
| Owned Vehicles                                      |              |               |                 |
|   |              |               |                 |
| US Mail Valuation (Parlagement Cost, Salling Price) |              |               |                 |
| Valuation (Replacement Cost, Selling Price)         |              |               |                 |
| Valuable Papers                                     |              | +             |                 |
| Other   |              |               |                 |
|   |              |               | 1               |
|   |              |               |                 |
|   |              |               |                 |
|   |              | <u> </u>      |                 |
|   |              |               |                 |



| Coverage  | Has Coverage | Need Coverage | Not Applicable/ |
|---|--------------|---------------|-----------------|
| Ocean Marine                                      | 7            |               |                 |
| 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   |              |               |                 |
| Automobile  |              |               |                 |
| 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)                   |              |               |                 |
| I I I I I I I I I I I I I I I I I I               | <u> </u>     | 1             | 1               |



| Coverage   | Has Coverage   | Need Coverage  | Not Applicable/    |
|--|----------------|----------------|--------------------|
| Garage Coverages   | 2245 00 (01445 | Tited SoftEnge | 1 (0011) 51100010/ |
| 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? |                | 1              | †                  |
| Other States Endorsement   |                |                | 1                  |
| Sole Proprietors, Partners Included                                  |                |                |                    |
| Statutory Coverage   |                |                |                    |
| USL&H  |                |                |                    |
| Voluntary Compensation   |                |                |                    |
| Other  |                |                |                    |
| Ouici  |                |                |                    |
| General Liability  |                |                |                    |
| Additional Insureds  |                |                |                    |
| Aircraft (owned & non-owned), Aircraft Products                      |                |                |                    |
| Environmental (1 <sup>st</sup> party & 3 <sup>rd</sup> 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  |                |                |                    |
| Other  |                |                |                    |
| F ' I '. I 'I'.  |                |                |                    |
| Foreign Liability  |                |                |                    |
| Automobile Liability (including Hired & Non-Owned)                   |                | <u> </u>       | <u> </u>           |
| Difference in Conditions   |                | <u> </u>       | <u> </u>           |
| Employers Liability  |                |                |                    |
| Excess Repatriation  |                | <u> </u>       | -                  |
| Foreign Voluntary Workers Compensation                               |                |                |                    |
| Premises Liability   |                |                | -                  |
| Products & Completed Operations                                      |                |                |                    |
| Property Damage Legal Liability (basic \$50,000 limit)               |                |                |                    |
| Property Damage Legal Liability - Increased Limits                   |                |                |                    |
| Other  |                |                |                    |
|  |                |                |                    |
|  |                |                |                    |



| Coverage                              | Has Coverage | Need Coverage  | Not Applicable/  |
|---------------------------------------|--------------|----------------|------------------|
| Computer Fraud                        | Has coverage | Ticcu Coverage | 110t Applicable/ |
| Depositors Forgery                    |              |                |                  |
| Employee Dishonesty                   |              |                |                  |
| ERISA                                 |              |                |                  |
| Innkeepers Liability                  |              |                |                  |
| Money Order/Counterfeit Paper         |              |                |                  |
| Theft Disappearance & Destruction     |              |                |                  |
| Inside                                |              |                |                  |
| Outside                               |              |                |                  |
| Third Party Coverage                  |              |                |                  |
| Other                                 |              |                |                  |
|                                       |              |                |                  |
| Equipment Breakdown                   |              |                |                  |
| Business Income                       |              |                |                  |
| Extended Business Income              |              |                |                  |
| Hazardous Substances                  |              |                |                  |
| Off Premises Services Interruption    |              |                |                  |
| Ordinance or Law                      |              |                |                  |
| Production Equipment                  |              |                |                  |
| Property Damage                       |              |                |                  |
| Spoilage                              |              |                |                  |
| Other                                 |              |                |                  |
|                                       |              |                |                  |
| Life, Health, Disability              |              |                |                  |
| Buy-Sell Insurance                    |              |                |                  |
| Group Disability (short or long term) |              |                |                  |
| Group Life                            |              |                |                  |
| Group Long Term Care                  |              |                |                  |
| Group Medical Plans                   |              |                |                  |
| Mandatory State Disability            |              |                |                  |
| Voluntary Benefits                    |              |                |                  |
| Other                                 |              |                |                  |
|                                       |              |                |                  |

| Insured's Name (print)  |       |       |
|-------------------------|-------|-------|
| Insured's Signature     | Title | Dated |
| Producer's Name (print) |       |       |
| Producer's Signature    | Title | Dated |