



## Commercial Lines Coverage Checklist

<i>Liability</i>	<i>Exposure Exists</i>	<i>Quote Request</i>	<i>Decline Coverage</i>
<i>Commercial General</i>			
<i>Products and Completed Operations</i>			
<i>Independent Contractors</i>			
<i>Contractual-Blanket</i>			
<i>Owners and Contractors Protective Liability (OCP)</i>			
<i>Personal Injury</i>			
<i>Fire Legal Liability</i>			
<i>Premises Medical</i>			
<i>Per Project/Premises Aggregate</i>			
<i>Separate Project/Premises Limit</i>			
<i>Waiver of Subrogation</i>			
<i>Employee Benefits Liability</i>			
<i>Vendor Liability</i>			
<i>Pollution Liability</i>			
<i>Underground/Above Ground Tanks</i>			
<i>Waste Sites</i>			
<i>Recreation Facility</i>			
<i>Foreign Expense</i>			
<i>Innkeepers Liability</i>			
<i>Sponsor Activity</i>			
<i>Property</i>	<i>Exposure Exists</i>	<i>Quote Request</i>	<i>Decline Coverage</i>
<i>Owned/Leased/Vacant</i>			
<i>Fire Legal</i>			
<i>Special Perils</i>			
<i>Earthquake</i>			
<i>Flood</i>			
<i>Sprinkler Leakage</i>			
<i>Water Damage</i>			
<i>Difference in Conditions</i>			
<i>Sinkhole</i>			
<i>Agreed Amount</i>			
<i>Replacement Cost</i>			
<i>Actual Cash Value (ACV)</i>			
<i>Functional Building Valuation</i>			
<i>Increased Cost of Construction</i>			
<i>Demolition</i>			
<i>Signs</i>			
<i>Plate Glass</i>			
<i>Business Personal Property</i>			
<i>Leased Equipment</i>			
<i>Manufacturers Output</i>			
<i>Reporting Form/Peak Season</i>			
<i>Improvements and Betterments</i>			
<i>Inflation Guard</i>			
<i>Debris Removal</i>			
<i>Newly Acquired</i>			
<i>Ordinance or Law Coverage</i>			
<i>Property of Others</i>			
<i>Market Value – Stock</i>			
<i>Off Premises Power Failure</i>			

<i>Spoilage Coverage</i>			
<i>Builders' Risk</i>			
<i>Fences</i>			
<i>Light Post</i>			
<i>Antennas/Towers</i>			
<i>Additional Insured</i>			
<b><i>Inland Marine</i></b>	<b><i>Exposure Exists</i></b>	<b><i>Quote Request</i></b>	<b><i>Decline Coverage</i></b>
<i>Accounts Receivable</i>			
<i>Valuable Papers</i>			
<i>Installation Floater</i>			
<i>Equipment Floater</i>			
<i>Leased Equipment</i>			
<i>Medical Equipment</i>			
<i>Miscellaneous Tools</i>			
<i>Employee Tools</i>			
<i>Bailee</i>			
<i>Dealers Block</i>			
<i>Fine Arts</i>			
<i>Camera</i>			
<i>Musical Instrument</i>			
<i>Motor Truck Cargo</i>			
<i>Signs</i>			
<i>Installment Sales</i>			
<i>Patterns, Dies, Molds</i>			
<i>Marine Hull</i>			
<i>Parcel Post</i>			
<b><i>Electronic Equipment/Data Processing Protection</i></b>	<b><i>Exposure Exists</i></b>	<b><i>Quote Request</i></b>	<b><i>Decline Coverage</i></b>
<i>Hardware (Equipment)</i>			
<i>Data/Media</i>			
<i>Business Interruption</i>			
<i>Extra Expenses</i>			
<i>Mechanical Breakdown</i>			
<i>Electrical Injury</i>			
<i>Automatic Extinguisher</i>			
<i>Interruption of Power off Premises</i>			
<i>Off Premises/Transportation</i>			
<b><i>Crime</i></b>	<b><i>Exposure Exists</i></b>	<b><i>Quote Request</i></b>	<b><i>Decline Coverage</i></b>
<i>Employee Dishonesty</i>			
<i>Forgery/Alteration</i>			
<i>Money &amp; Securities (Inside and Outside)</i>			
<i>Robbery/Safe Burglary</i>			
<i>Premises Burglary</i>			
<i>Premises Theft/Robbery</i>			
<i>Theft, Disappearance and Destruction</i>			
<i>Computer Fraud</i>			
<i>Extortion</i>			
<i>Counterfeit</i>			
<i>Depositors Forgery</i>			
<i>Fiduciary Liability</i>			
<i>ERISA/Employee Benefits</i>			
<b><i>Boiler &amp; Machinery</i></b>	<b><i>Exposure Exists</i></b>	<b><i>Quote Request</i></b>	<b><i>Decline Coverage</i></b>
<i>Production Machinery</i>			
<i>Boilers, Fired</i>			
<i>Business Interruption and Extra (Use &amp; Occupancy)</i>			
<i>Outage</i>			
<i>Refrigerator/Air Conditioner</i>			
<i>Electric Panel</i>			
<i>Spoilage</i>			

<i>Rigger's Coverage</i>	<i>Exposure Exists</i>	<i>Quote Request</i>	<i>Decline Coverage</i>
<i>Loss Experience with Hoisting or Rigging</i>			
<i>What is Being Hoisted or Rigged?</i>			
<i>Type and Size of Crane Used and How Maintained</i>			
<i>Crane – Rented or Owned</i>			
<i>If Rented – With or Without Operator</i>			
<i>Operator Familiar with Crane Used</i>			
<i>Operator Experience</i>			
<i>Number of Jobs Per Year</i>			
<i>Values at Risk</i>			
<i>Maximum Weights Rigged or Hoisted</i>			
<i>Maximum Heights Lifted To</i>			
<i>Gross Receipts from Rigging Operation</i>			
<i>Limits and Deductibles</i>			
<i>Business Auto</i>	<i>Exposure Exists</i>	<i>Quote Request</i>	<i>Decline Coverage</i>
<i>Owned Autos</i>			
<i>Liability Deductible</i>			
<i>Drive Other Car Coverage</i>			
<i>Hired Auto</i>			
<i>Non-Owned Auto</i>			
<i>Uninsured/Underinsured Motorists</i>			
<i>Hired Physical Damage</i>			
<i>Waive Collision Deductible</i>			
<i>Comprehensive</i>			
<i>Collision</i>			
<i>Specified Causes</i>			
<i>Medical Payment</i>			
<i>Automobile Control</i>			
<i>Garage Liability</i>			
<i>Garagekeepers Liability</i>			
<i>CB/Cellular Phone</i>			
<i>Sound Receiving/Trans. Equipment/Stereos</i>			
<i>Employees as Insureds</i>			
<i>Rental Reimbursement</i>			
<i>Towing &amp; Labor</i>			
<i>Worker's Compensation</i>	<i>Exposure Exists</i>	<i>Quote Request</i>	<i>Decline Coverage</i>
<i>Statutory</i>			
<i>Employer's Liability</i>			
<i>WV Broad Form Endorsement</i>			
<i>Other States Endorsement</i>			
<i>Monopolistic States</i>			
<i>Jones Act</i>			
<i>US Life &amp; Health</i>			
<i>Foreign Volunteer</i>			
<i>Federal Coal Mine Health and Safety Act Coverage</i>			
<i>Voluntary Compensation</i>			
<i>Maritime</i>			
<i>Sole Proprietor, Officers, Partners Coverage</i>			
<i>Waiver of Subrogation</i>			
<i>Leased Employees</i>			
<i>Domestic Employees</i>			
<i>Business Interruption</i>	<i>Exposure Exists</i>	<i>Quote Request</i>	<i>Decline Coverage</i>
<i>Business Income</i>			
<i>Business Income Extra Expense</i>			
<i>Loss of Rent</i>			
<i>Leaseholder Interest</i>			
<i>Contingent Business Income</i>			
<i>Consequent Damage</i>			
<i>Extend Personal Injury</i>			

<i>Off Premises Power</i>			
<i>Tuition Fees</i>			
<i>Monthly Limitation</i>			
<i>Maximum Period of Indemnity</i>			
<i>Ordinary Payroll</i>			
<i>Excess Liability</i>	<i>Exposure Exists</i>	<i>Quote Request</i>	<i>Decline Coverage</i>
<i>Excess</i>			
<i>Umbrella</i>			
<i>Follow Form</i>			
<i>1<sup>st</sup> Dollar Defense</i>			
<i>Defense in Limit</i>			
<i>Employee Benefit Liability</i>			
<i>Claims Made – Retroactive Date</i>			
<i>Miscellaneous Coverages</i>	<i>Exposure Exists</i>	<i>Quote Request</i>	<i>Decline Coverage</i>
<i>Employment Practices Liability</i>			
<i>Professional Liability</i>			
<i>Liquor Liability</i>			
<i>Directors &amp; Officers</i>			
<i>Errors &amp; Omissions</i>			
<i>Pollution Liability</i>			
<i>Underground/Above Ground Tanks</i>			
<i>Flood</i>			
<i>Earthquake</i>			
<i>Watercraft</i>			
<i>Aircraft</i>			
<i>Bonds</i>			
<i>Ocean Marine</i>			
<i>Difference in Conditions</i>			
<i>Employee and Management Protection (Requires Referral to Life/Health Dept)</i>	<i>Exposure Exists</i>	<i>Quote Request</i>	<i>Decline Coverage</i>
<i>Group Life</i>			
<i>Group Disability</i>			
<i>Major Medical/Hospitalization</i>			
<i>Accidental Death and Dismemberment</i>			
<i>Pension</i>			
<i>Life-Keyperson, Proprietor, Partnership, Corporation</i>			
<i>Business Continuation</i>			
<i>Retirement Benefits</i>			

The recommended coverages have been discussed with me and I agree to reject the coverages as indicated:

X

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date