

## your insurance agent checklist

Your auto parts and supply business plays a vital role in keeping America on the road. To keep your company running at peak performance, you need an insurance plan that covers all of your exposures—the insurance industry term for “risks.”

The following are key questions to ask any insurance professional, to make sure your insurance needs are met.

Do you offer the following coverages tailored for auto parts and supply businesses?

- Business Personal Property Coverage
- Accounts Receivable Coverage
- Dependent Properties—Business Income Coverage
- Products and Completed Operations Liability Coverage
- Outdoor Sign Coverage
- Personal and Advertising Liability Coverage
- Premises Liability Coverage

Do you offer all of these business insurance coverages?

- Business Property Insurance
- Business Liability—including medical payments
- Worker's Compensation Coverage
- Business Umbrella Insurance
- Business Automobile Coverage—including hired and non-owned
- Business Interruption Insurance
- Business Crime Insurance

I have some specific concerns about my business. (List these below.) Can you cover these?

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Here are some additional questions to ask your agent.

What do you think is my biggest risk?

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How many auto parts and supply businesses do you work with?

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Will you review my insurance needs regularly?

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Do you offer free, onsite loss control services for auto parts and supply businesses?

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Do you offer other loss prevention tools and information I can use on my own?

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Is claims service available 24/7?

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What do I need to do to file a claim?

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What are my billing and payment options?

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Are your claims professionals specially trained to handle auto parts and supply business insurance issues?

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As an insurance agent, are you a member of any business associations such as the local Chamber of Commerce or Small Business Administration?

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Are there any special discounts or features available to me as a business owner?

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What's your company's financial rating?

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Agent name \_\_\_\_\_

Work phone number \_\_\_\_\_

Cell phone number \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

