

## *your insurance agent checklist*



Your home improvement business helps to make great American homes a little more beautiful and livable. To ensure that your company is always ready to help customers renew, renovate or refurnish, you need an insurance policy that covers all of your risks.

The following are key questions you should ask any insurance professional as you consider your options. These insights will help make sure your insurance needs are covered.

Do you offer the following coverages tailored for home improvement businesses?

- Peak Season Coverage
- Business Income
- Product Liability Coverage
- Goods in Transit Coverage
- Outdoor Sign Coverage
- Personal and Advertising Liability Coverage
- Utility Services Coverage

Do you offer these additional business insurance coverages?

- Business Property Insurance
- Business Liability—including medical payments
- Worker's Compensation Coverage
- Umbrella Insurance
- Business Auto—including hired and non-owned
- 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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What other kinds of home improvement businesses do you insure?

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How often will you review my insurance needs, in case my situation changes?

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Do you offer free, onsite loss control services for my home improvement business?

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What kinds of loss prevention tools and information can I use to protect my business?

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Is your 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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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 \_\_\_\_\_

