

## CUSTOMER GUIDE

# INSURANCE CHECKLIST

Use our handy checklist to help you audit your business insurance arrangements. It's sensible to review your policies regularly to help avoid underinsurance or gaps in cover as your business evolves.



REQUEST AN AUDIT

01227 285 540

### YOUR INSURANCE OVERVIEW

INSURANCE TYPE	<input checked="" type="checkbox"/>
PUBLIC LIABILITY	
EMPLOYERS' LIABILITY	
PRODUCTS LIABILITY	
PROFESSIONAL INDEMNITY	
DIRECTORS AND OFFICERS	
CYBER	
BUILDING, CONTENTS & STOCK	
BUSINESS INTERRUPTION	
CONTRACTORS ALL RISKS	
COMMERCIAL MOTOR / FLEET	
GOODS IN TRANSIT (WHERE APPLICABLE)	

### OUR RECOMMENDED CHECKS

GENERAL	<input checked="" type="checkbox"/>
HAVE YOUR BUSINESS ACTIVITIES CHANGED SINCE YOU SET UP THE POLICY?	
HAVE YOU READ THE POLICY WORDING TO CHECK THE TERMS AND EXCLUSIONS?	
HAVE YOU CHECKED YOUR POLICY SCHEDULE AND STATEMENT OF FACT FOR ANY ERRORS?	
HAVE YOU OR YOUR BROKER LOOKED AT ALTERNATIVE QUOTES IF YOU HAVE BEEN WITH THE SAME INSURER FOR A FEW YEARS?	
HAVE THERE BEEN ANY CHANGES TO YOUR CORRESPONDENCE ADDRESS OR CONTACT DETAILS?	
HAVE YOU GOT A SECONDARY COPY OF YOUR POLICY PAPERWORK SAVED / STORED IN CASE OF LOSS / DAMAGE?	
ARE THERE ANY NEW MATERIAL FACTS SUCH AS INSURER IMPOSED CANCELLATIONS, VOIDANCES, PROSECUTIONS, BANKRUPTCYS, ETC?	
HAVE THERE BEEN ANY CHANGES TO THE ORGANISATIONAL STRUCTURE (E.G. CHANGE OF DIRECTORS OR SHAREHOLDERS)?	

LIABILITY	<input checked="" type="checkbox"/>
HAVE THERE BEEN ANY CHANGES TO THE TYPE OF WORK YOU UNDERTAKE (INCL HIGH RISK SUCH AS HEAT WORK, HEIGHTS)?	
HAVE YOU BEEN AWARDED ANY NEW QUALITY STANDARD ACCREDITATIONS (E.G. ISO9000)?	
HAVE THERE BEEN ANY CHANGES TO THE LOCATION OF YOUR WORK (E.G. UK BASED)?	
HAVE THERE BEEN ANY CHANGES IF YOU WORK WITH HAZARDOUS GOODS?	
HAVE YOU CHECKED ANY SUB-CONTRACTORS HAVE THEIR OWN LIABILITY INSURANCE?	
HAVE ANY EMPLOYEE WAGES OR SALARIES CHANGED?	
HAS THE NUMBER OF EMPLOYEES WHO WORK FOR YOU CHANGED?	
HAS YOUR ANNUAL TURNOVER / PROFIT CHANGED?	
HAVE YOU RECENTLY CARRIED OUT A HEALTH & SAFETY RISK ASSESSMENT (TO INCLUDE ANY PPE REQUIREMENTS)?	

COMMERCIAL VEHICLE / FLEET	<input checked="" type="checkbox"/>
HAVE THERE BEEN ANY MODIFICATIONS TO THE VEHICLES ON COVER?	
HAVE YOU CHECKED THE OVERNIGHT POSTCODES OF WHERE THE VEHICLES ARE KEPT ARE STILL CORRECT?	
HAVE ANY DRIVERS HAD ANY INCIDENTS OR MOTORING CONVICTIONS?	
HAVE YOU CHECKED THE VEHICLE USE IS CORRECT ON YOUR POLICY?	
HAVE YOUR VEHICLES BEEN WELL MAINTAINED?	
ARE YOU UP TO DATE WITH REGULAR LICENCE CHECKS FOR ANY DRIVERS?	
HAVE YOU GOT THE V5S SAFELY STORED AND ARE THEY CORRECTLY REGISTERED TO MATCH THE POLICYHOLDER / COMPANY?	

BUILDINGS / CONTENTS / STOCK	<input checked="" type="checkbox"/>
HAVE YOU RECENTLY VALUED YOUR BUILDINGS / CONTENTS / STOCK TO TAKE INTO CONSIDERATION INFLATION AND TO ENSURE YOU ARE NOT OVERINSURED OR UNDERINSURED?	
HAVE YOU MADE ANY CHANGES TO THE BUILDING INCLUDING FIXTURES AND FITTINGS?	
HAVE YOU PURCHASED ANY NEW EQUIPMENT?	
HAVE YOU PUT IN PLACE ANY NEW SECURITY MEASURES ON YOUR PREMISES?	
HAVE YOU CHECKED THAT ANY HIGH-RISK STOCK ITEMS ARE CORRECTLY COVERED BY YOUR POLICY?	
HAVE YOU CHECKED WHETHER YOU HAVE ANY SEASONAL ADDITIONAL STOCK ALLOWANCE AND IS THIS SUFFICIENT FOR ANY BUSY PERIODS?	

## ALWAYS HERE TO HELP

Remember, whether you're an existing customer or not, our friendly and experienced team are on hand to provide support and advice on your business insurance arrangements.

### HEAD OFFICE

### ASHFORD OFFICE