

# SPRING INSURANCE REVIEW

## customer resource

Work through this checklist to make sure your business is properly covered for the year ahead. Tick each item once you've reviewed it.

✓	BUSINESS ACTIVITIES	NOTES
	Business activities are accurately described in the policy	
	Turnover declared to insurer reflects current/projected figures	
	Any new services, products, or revenue streams are included	
	Sub-contractors and freelancers are accounted for	

✓	EMPLOYERS' LIABILITY	NOTES
	Policy is in place and current (legal requirement if you have employees)	
	Headcount and employee categories are up to date	
	Remote and hybrid workers are covered	
	Certificate is displayed as required by law	

✓	PUBLIC LIABILITY	NOTES
	Indemnity limit meets contractual requirements	
	All business locations are covered	
	Policy covers all current business activities	

✓	PROPERTY & CONTENTS	NOTES
	Buildings sum insured reflects current rebuild cost (not market value)	
	Contents value has been reviewed and updated	
	New equipment or stock purchased this year is included	
	Off-site and home-working equipment is covered	

✓	PROFESSIONAL INDEMNITY	NOTES
	Level of cover meets all client contract requirements	
	Retroactive date covers previous years' work	
	New service areas are covered under the policy	

✓	CYBER INSURANCE	NOTES
	Cyber cover is in place if you hold data or trade online	
	Coverage includes business interruption, breach response and legal costs	
	IT security practices (e.g., backups, software updates) are up to date	

✓	BUSINESS INTERRUPTION	NOTES
	Sum insured reflects current annual turnover	
	Indemnity period is adequate (12-24 months recommended)	
	Policy covers relevant causes including cyber incidents	

✓	GENERAL CHECKS	NOTES
	No significant business changes are undeclared to insurers	
	All named drivers on vehicle policies are correct	
	Policy documents are stored securely and accessible	
	Renewal date is in the diary with review time built in	
	We've spoken to our broker about our cover this year	

ADDITIONAL NOTES & ACTIONS

COMPLETED BY	DATE



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