

# SPRING INSURANCE REVIEW

## take control of your risk this spring

A regular insurance review is a smart part of managing business risk. This spring checklist helps identify outdated limits, emerging risks and opportunities to ensure your insurance continues to support your business with confidence.

### BUSINESS ACTIVITIES

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

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

Indemnity limit meets contractual requirements	
All business locations are covered	
Policy covers all current business activities	

### PROPERTY & CONTENTS

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

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

## CYBER INSURANCE

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

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

## GENERAL CHECKS

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	

## NOTES