How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A BMC-84 BOND & AUTHORITY

- [ ] $75,000 **BMC-84** surety bond (or BMC-85 trust) on file with the FMCSA and current.
- [ ] I understand the bond protects carriers/shippers, and I indemnify the surety.

B CONTINGENT CARGO & CONTINGENT AUTO

- [ ] **Contingent cargo** coverage (backs up the carrier's cargo policy if it fails).
- [ ] **Contingent auto** liability considered.

C PROFESSIONAL LIABILITY / E&O

- [ ] **E&O** for errors in arranging transport (carrier vetting, misrouting, instructions).
- [ ] Fraud / double-brokering exposure addressed.

D GENERAL LIABILITY & CYBER

- [ ] **General liability** for premises and operations.
- [ ] **Cyber** for fraud, data, and misdirection schemes.

E CONTRACTS, LIMITS & REVIEW

- [ ] Shipper/carrier contract insurance requirements met.
- [ ] Reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Is my $75,000 BMC-84 bond current, and do I understand I repay the surety on claims?"
- "Do I have contingent cargo if a carrier's policy fails?"
- "Do I have E&O for a mistake in arranging a load?"
- "Am I protected against fraud and double-brokering?"
- "Do I meet my shipper and carrier contract requirements?"

G IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.