

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for insurance agencies and brokerages. Priorities reflect typical exposure; confirm against lines written and marketing methods.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Insurance Agents E&O	Covers failure-to-procure and advice claims — confirm it covers every line and state written.	CORE
☐ Cyber Liability	Covers breaches of client data and notification costs.	CORE
☐ TCPA / Telemarketing Coverage	Covers call and text claims — excluded from most GL and many E&O forms.	SITUATIONAL
☐ Crime / Fidelity	Covers theft of premium trust funds.	PREVALENT
☐ Business Owners Policy / GL	Covers office premises and property.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is TCPA coverage for lead-based marketing. Calls and texts to purchased leads carry \$500 to \$1,500 per message in damages, and most GL and many E&O policies exclude these claims. The federal one-to-one consent rule was vacated in 2025, but consent must still be provable. Agencies should confirm TCPA coverage, keep consent records for every lead, and document needs analyses and declinations.

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. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. 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.