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 BUSINESS INCOME — WHEN PRODUCTION STOPS

- ☐ **Business income / interruption** with a limit and restoration period that fit a real shutdown.
- ☐ **Contingent business income** (a key supplier's or customer's loss that stops you).

B EQUIPMENT BREAKDOWN

- ☐ **Equipment breakdown** for critical machinery failure (often not a standard property claim).

C PRODUCTS LIABILITY & COMPLETED OPERATIONS

- ☐ **Products–completed operations** with a limit that reflects what I make.
- ☐ Product recall exposure considered.

D PROPERTY

- ☐ Building, equipment, and stock/inventory at accurate replacement values.

E PEOPLE, POLLUTION & AUTO

- ☐ **Workers comp** with correct class codes.
- ☐ **Pollution** for processes and materials handled.
- ☐ **Commercial auto** for fleet / shipping.

F CYBER, LIMITS & REVIEW

- ☐ **Cyber** if I hold data or run connected systems.
- ☐ **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Does my business income limit and restoration period fit a real shutdown?"
- "Do I have contingent business income for a supplier or customer loss?"
- "Is critical machinery covered by equipment breakdown?"
- "Does my products–completed operations limit reflect what I make?"
- "Are my building, equipment, and stock valued accurately?"

H 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.