

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 PROFESSIONAL LIABILITY / E&O — THE CORE

- ☐ **E&O** covering financial harm from mistakes, omissions, or bad advice (GL does not cover this).
- ☐ Limit reflects my client contract requirements.
- ☐ Claims-made terms understood (retro date / tail).

B CYBER

- ☐ **Cyber** for client data I hold and breach response.

C GENERAL LIABILITY & PROPERTY / BOP

- ☐ **General liability** for premises; property / BOP for office and equipment.

D EMPLOYMENT & GOVERNANCE

- ☐ **EPLI** for employment claims.
- ☐ **D&O** if I have a board / investors.

E LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually and when I sign major client contracts.

F QUESTIONS WORTH ASKING YOUR BROKER

- “Do I have E&O for the work I deliver — which my GL won't cover?”
- “Does my E&O limit meet my client contract requirements?”
- “Do I understand my claims-made retro date and tail?”
- “Do I have cyber for the client data I hold?”
- “Do I have EPLI as an employer?”

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.