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