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 PUBLIC OFFICIALS LIABILITY

- ☐ **Public officials liability** (government D&O) for decisions and governance.

B LAW ENFORCEMENT LIABILITY (IF APPLICABLE)

- ☐ **Law enforcement liability** for civil-rights (§1983), use-of-force, and false-arrest claims.

C EMPLOYMENT PRACTICES

- ☐ **EPLI** for discrimination, wrongful termination, and due-process claims.

D GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for roads, parks, and facilities.
- ☐ **Property** for buildings and infrastructure.

E AUTO, CYBER & PEOPLE

- ☐ **Auto / fleet** coverage.
- ☐ **Cyber** for resident data and ransomware (governments are prime targets).
- ☐ **Workers comp**.

F IMMUNITY, LIMITS & REVIEW

- ☐ Coverage built around your state's sovereign-immunity limits.
- ☐ **Umbrella / excess**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Do we have public officials liability for governance decisions?"
- "If we have law enforcement, is civil-rights / use-of-force liability covered?"
- "Do we have EPLI for our public workforce?"
- "Is our cyber / ransomware exposure covered?"
- "Is our program built around our state's sovereign-immunity limits?"

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.