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 TECH E&O / PROFESSIONAL LIABILITY

- ☐ **Tech E&O** for financial harm from a product / service failure or error (GL does not cover this).
- ☐ Limit reflects client contracts and revenue.

B CYBER

- ☐ **Cyber** for data breach, breach response, and business interruption.
- ☐ Both first-party and third-party cyber addressed.

C GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for premises and third-party bodily injury / property damage.
- ☐ Property / equipment coverage.

D INTELLECTUAL PROPERTY & MEDIA

- ☐ IP / media exposure considered (infringement claims).

E GOVERNANCE & PEOPLE

- ☐ **D&O** if I've taken investment.
- ☐ **EPLI** for employment claims; workers comp.

F LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually and at each funding / major contract milestone.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have tech E&O for a product or service failure — which my GL won't cover?"
- "Do I have cyber coverage, first-party and third-party?"
- "Do my client contracts require E&O or cyber limits I don't have?"
- "If I've raised money, is my board protected by D&O?"
- "Is my IP / media exposure addressed?"

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.