

**THE EGIS GROUP Commercial Lines Exposure Checklist For:**

\_\_\_\_\_  
Client name

\_\_\_\_\_  
date

1 - Has Coverage 2 - Needs Coverage 3 - Not Interested or N/A

<b>1</b>	<b>2</b>	<b>3</b>	<b>Automobile</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>Automobile - Continued</b>
			Vehicle #1 (owned, leased, other)				Drive Other Car
			Vehicle #2 (owned, leased, other)				Liability
			Vehicle #3 (owned, leased, other)				Medical Payments
			Driver #1 -				Uninsured Motorist
			Driver #2 -				Comprehensive
			Driver #3 -				Collision
			Comprehensive Ded – \$				Mexican Automobile
			Collision Ded – \$				Out of Territory (USA & Canada)
			Liability \$				<b>Garage Coverages</b>
			PIP (Basic)				Garage Liability
			Extended/Additional				Garage Uninsured Motorists
			Medical Payments				Garage Auto Medical Payments
			Uninsured Motorists Bodily Injury				Garagekeepers Liability
			Underinsured Motorists Bodily Injury				Legal Liability
			Uninsured Motorist Property Damage				Direct Primary
			Towing & Labor				Dealers Open Lot Collision
			Limited Collision				Dealers Open Lot Comprehensive
			Rental Reimbursement				Drive-Away Collision
			Waiver of Deductible				False Pretense
			Customized, Electronic, Sound Equipment \$:				<b>General Liability</b>
			Hired Auto:				Additional Insureds
			Liability				Host Liquor Liability
			Primary Auto Physical Damage				Personal Injury (Libel, Slander, False Arrest)
			Excess Auto Physical Damage				Prior Acts Coverage
			Non-Owned Automobile Liability				Property Damage Legal Liab. (Incr. Limits > 50K)
			Broadened PIP				Watercraft (Owned & Non-Owned)
			Fellow Employee Coverage (incl/excl)				Other (Employee Benefits Liability, Etc.)

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1	2	3	Property – Direct Damage	1	2	3	Property – Indirect Damage
			Agreed Value				Other
			Blanket Limits				Agreed Value
			Builder’s Risk				Building Ordinance or Law Coverages
			Building Ordinance or Law Coverages				Co-Insurance (proper percentages for each coverage)
			Co-Insurance (proper percentages for each coverage)				Dependent Properties (Domestic & Foreign)
			Demolition Cost				Extended Period of Indemnity
			Earthquake				Extra Expense
			Flood				Favorable Lease Value (Rental/Leasehold Interest)
			Inflation Guard				Loss of Business Income
			Mold Remediation				Off Premises Utility Interruption:
			Multiple Locations				Power/Water Supply Properties
			Peak Season Changes				Power/Communication Lines
			Personal Property of Insured				Communication Properties
			Personal Property of Others				Overhead Transmission Lines
			Personal Property at Other Locations (Domestic & Foreign)				Ordinary Payroll Exclusion
			Pollution Cleanup				Ordinary Payroll Limitation - # of Days:
			Property Damage Legal Liability (excess over Fire Legal Liability)				Rental Income
			Property Limitation Increased (Jewelry,Furs, Precious Metals, etc)				Tuition and Fees
			Property Limitation Increased (Patterns, Dies, Molds, and Forms)				Other:
			Real Property (All Locations Domestic & Foreign)				<b>Inland Marine</b>
			Sewer or Drain Backup				Accounts Receivable
			Temperature Change (re: Food Spoilage,etc)				Bailee Coverage
			Terrorism (foreign and/or domestic)				Cameras
			Valuation:				EDP Equipment
			Replacement Cost				Computer & Data Processing Equipment
			Actual Cash Value				Media & Software
			Functional Replacement Cost				Business Income/Extra Expense
			Selling Price				Breakdown
			Value Reporting Form				
			Other				

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<b>1</b>	<b>2</b>	<b>3</b>	<b>Inland Marine - Continued</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>Foreign Liability</b>
			Fine Arts				Automobile Liability (including Hired & Non-Owned)
			Glass				Difference in Conditions
			Installation Floater				Employers Liability
			Musical Instruments				Excess Repatriation
			Precious Metals				Foreign Voluntary Workers Compensation
			Signs				Premises Liability
			Transportation (Domestic):				Products & Completed Operations
			Common/Contract Carrier				Property Damage Legal Liability (basic \$50,000 limit)
			Rail				Property Damage Legal Liability - Increased Limits
			Owned Vehicles				Other (Hired Car Physical Damage, Etc.)
			US Mail				<b>Crime &amp; Fidelity</b>
			Valuation: Replacement Cost				Computer Fraud
			Valuation: Selling Price				Depositors Forgery
			Valuable Papers				Employee Dishonesty
			Worldwide Territory				ERISA Bond
			<b>Ocean Marine</b>				Innkeepers Liability
			Aircraft Limit				Money Orders/Counterfeit Paper
			Concealed Damage				Theft Disappearance & Destruction
			Container Shortage				Inside
			Contingency				Outside
			Duty				Third Party Coverage
			FOB/FAS				<b>Equipment Breakdown</b>
			Unpaid Vendor Interest				Business Income
			Valuation				Extended Business Income
			Cost Plus (state %):				Hazardous Substances
			Selling Price				Off Premises Services Interruption
			Vessel Limit				Ordinance or Law
			War Risks including SRCC				Production Equipment
			Worldwide Territory				Property Damage
							Spoilage

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<b>1</b>	<b>2</b>	<b>3</b>	<b>Life, Health, Disability</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>Miscellaneous Policies - Continued</b>
			Buy-Sell Insurance				Aircraft Products Liability
			Group Disability (short or long term)				Aviation
			Group Life				Bonds
			Group Long Term Care				Breach of Privacy
			Group Medical Plans				Credit Insurance
			Mandatory State Disability				Cyber/E-Commerce Liability
			Voluntary Benefits				Directors' & Officers
			Other:				Discontinued Products Liability
			<b>Workers Compensation</b>				Employment Practices Liability
			Building Owner as Additional Insd				Environmental Liability (1 <sup>st</sup> and 3 <sup>rd</sup> party coverage)
			Defense Base Act				Excess Flood Insurance (over Federal Flood Program maximum limits)
			Federal Employees Liability Act				Extended Reporting Period Endorsement (Tail Coverage)
			Increased Employers Liability				Fiduciary Liability
			Jones Act				Flood Insurance
			Coverage for Officers?				Food Contamination
			Other States Endorsment				Intellectual Property (Patents, Copyrights, Unauthorized Disclosure)
			Sole Proprietors				Kidnap & Ransom
			Stop Gap Coverage				Lead Paint Liability (Landlord)
			USL&H				Mergers & Acquisitions
			Voluntary Compensation				Political Risks, Terrorism, Trade Disruption, etc
			<b>Miscellaneous Policies</b>				Product Recall
			Liquor Liability				Travel Accident
			Professional Liability (E&O)				Umbrella/Excess Liability

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Insured's Name (print)

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Insured's Signature

Title

Date