

Commercial Coverage Checklist

Insured Name: Evergreen Estates Service Association Agent: Colten Heagle

	Yes	No		Yes	No
Liability		Property			
Commercial General Liability	X		Real Property	X	
Umbrella/Excess Liability	X		Business Personal Property		
Professional Liability		X	Business Income / Extra Expense	X	
Employee Benefit Liability		X	Equipment Breakdown	X	
Employment Practice Liability		X	Ordinance or Law Coverage	X	
Directors & Officers Liability	X		Sign Coverage	X	
Liquor Liability		X	Flood		X
Cyber Liability		X	Water/Sewer Backup	X	
Aircraft Liability		X	Employee Dishonesty	X	
Garage Keepers / Garage Dealers		X	Transit Coverage		X
Work Comp / Employers Liability		X	Money & Securities	X	
Pollution Liability		X	Spoilage		X
Business Auto		Inland Marine			
Auto Liability		X	Scheduled Equipment		X
Med Pay / PIP		X	Unscheduled Equipment		X
Uninsured/Underinsured Motorist		X	Misc Tools		X
Physical Damage		X	Rented/Leased/Borrowed Equipment		X
Hired & Non-Owned Coverage	X		Scheduled EDP (HW/SW)		X
Hired Auto Physical Damage		X	Installation Floater		X
Motor Truck Cargo		X	Builders Risk - Specific / Blanket		X
Drive Other Car		X	Builders Risk - Soft Costs / BI&EE		X
Broadened PIP		X	Riggers Coverage		X
Misc					
Surety Bonds		X	Group Life		X
401k Plan Administrator		X	Group Health		X
ERISA Bond / Limit		X	LT / ST Disability		X
Key Man / Buy Sell Life Insurance		X	CFI Resource Center		X

I understand the coverages discussed and acknowledge that I feel the coverages I have selected are adequate and appropriate, which may be less than the recommended limit by Choice Financial Insurance. I also understand and acknowledge that no coverage is afforded on a coverage marked as no.

*****For specific coverage details, please refer to your policy.**

Insured Signature: _____ Date: _____

Attention:

During the course of your business you may sign contracts, leases and other agreements which may transfer financial obligations to your business. We strongly encourage you to involve your attorney and accountant during the reviews of these documents. Upon completion of their reviews, please contact us to discuss what additional insurance coverages may be necessary to address new areas of risk.

Important Information for Contractor:

If you utilize subcontractors, and they do not carry adequate insurance, **you are responsible** for the payment of liability and compensation benefit premiums. **To avoid payment** of additional premium, obtain and maintain certificates of insurance for all of your subcontractors. Failure to provide certificates of insurance for each subcontractor to the carrier's auditor will result in **additional premium for you**, as the subcontractor employees will be classified as your employees.

