

Commercial Risk Checklist – Casual & Artisan Contractors

Broker: The covers listed below are suggested for consideration. After evaluating each of the listed covers, check the recommended blank by those that apply specifically to the client. Make sure both the exposure and the cover are explained thoroughly to the client.

Client: For each of the covers that the broker has recommended, initial whether you have chosen to accept or reject that cover in the blanks provided.

Please note that this list is NOT exhaustive. If you have a specific need not on the list, please contact us at Plan Insurance Brokers to address your needs and to arrange a bespoke policy.

CLIENT/BROKER COVER AGREEMENT

	Recommend	Accept	Reject	N/A
PROPERTY				
Buildings				
Standard Cover	_____	_____	_____	_____
Basic (Additional Perils)	_____	_____	_____	_____
Catastrophe (FLEA)	_____	_____	_____	_____
Additional Building Covers				
Accidental Damage	_____	_____	_____	_____
Subsidence	_____	_____	_____	_____
Terrorism	_____	_____	_____	_____
Domestic Perils	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
Tenants Improvements	_____	_____	_____	_____
Machinery and Contents				
Premises	_____	_____	_____	_____
Portable	_____	_____	_____	_____
Office Contents				
Premises	_____	_____	_____	_____
Portable	_____	_____	_____	_____
E-Risks				
Computer Hardware	_____	_____	_____	_____
Computer Software	_____	_____	_____	_____
Computer Data	_____	_____	_____	_____
Stock	_____	_____	_____	_____

Commercial Risk Checklist – Casual & Artisan Contractors

	Recommend	Accept	Reject	N/A
Work in Progress	_____	_____	_____	_____
Customers Goods Held in Trust	_____	_____	_____	_____
Other Property Covers				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
Settlement Bases				
Indemnity	_____	_____	_____	_____
Reinstatement	_____	_____	_____	_____
Day One – uplift NN%	_____	_____	_____	_____
85% Average	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
CONSTRUCTION/SITE RISKS				
Contract Works (Contractors All Risks)	_____	_____	_____	_____
Permanent	_____	_____	_____	_____
Temporary	_____	_____	_____	_____
Contractors Plant and Equipment	_____	_____	_____	_____
Own Plant	_____	_____	_____	_____
Hired In Plant	_____	_____	_____	_____
Offsite Storage (Materials)	_____	_____	_____	_____
Site Cabins and Temporary Buildings	_____	_____	_____	_____
Other Construction/Site Risks				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
ENGINEERING COVERS				
Damage and Breakdown	_____	_____	_____	_____

Commercial Risk Checklist – Casual & Artisan Contractors

	Recommend	Accept	Reject	N/A
Boilers and Pressure Plant	_____	_____	_____	_____
Engine Plant	_____	_____	_____	_____
Electrical and Mechanical Plant	_____	_____	_____	_____
Lifting Machinery	_____	_____	_____	_____
Erection and Installation	_____	_____	_____	_____
Inspection	_____	_____	_____	_____
Engineering Interruption	_____	_____	_____	_____
Machinery Movement	_____	_____	_____	_____
Computers	_____	_____	_____	_____
Other Engineering Covers				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
BUSINESS INTERRUPTION COVERS				
Business Interruption With Increased Expenditures	_____	_____	_____	_____
Gross Profit / Revenue / Rentals/ Other	_____	_____	_____	_____

Increased Cost of Working	_____	_____	_____	_____
Additional Increased Costs	_____	_____	_____	_____
Declaration Uplift NN%	_____	_____	_____	_____
Indemnity Period NN months	_____	_____	_____	_____
Extensions				
Prevention of Access	_____	_____	_____	_____
Failure of Utilities – Station Only	_____	_____	_____	_____
Failure of Utilities – Terminal Supply	_____	_____	_____	_____
Key Suppliers - Specified	_____	_____	_____	_____
Key Suppliers - Unspecified	_____	_____	_____	_____
Key Customers - Specified	_____	_____	_____	_____

Commercial Risk Checklist – Casual & Artisan Contractors

	Recommend	Accept	Reject	N/A
Key Customers - Unspecified	_____	_____	_____	_____
Goods in Transit	_____	_____	_____	_____
Motor Vehicles	_____	_____	_____	_____
Pattern Moulds and Dies	_____	_____	_____	_____
Contract Penalties	_____	_____	_____	_____
Loss of Attraction	_____	_____	_____	_____
Murder and Suicide	_____	_____	_____	_____
Infectious Disease	_____	_____	_____	_____
Defective Sanitation	_____	_____	_____	_____
Property Stored Elsewhere	_____	_____	_____	_____
Contract Sites	_____	_____	_____	_____
Outworkers	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
Other Business Interruption Covers				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
LIABILITY COVERS				
Employers Liability	_____	_____	_____	_____
Public Liability	_____	_____	_____	_____
Legal Expenses	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
Products Liability	_____	_____	_____	_____
Products Recall	_____	_____	_____	_____
Financial Loss	_____	_____	_____	_____
Environmental Impairment Liability	_____	_____	_____	_____
Directors and Officers Liability	_____	_____	_____	_____
Management (Entity) Liability	_____	_____	_____	_____

Commercial Risk Checklist – Casual & Artisan Contractors

	Recommend	Accept	Reject	N/A
Employment Practices Liability	_____	_____	_____	_____
Media / Cyber-liability	_____	_____	_____	_____
Special Events Liability	_____	_____	_____	_____
Professional Indemnity (Errors and Omissions)	_____	_____	_____	_____
Accountants	_____	_____	_____	_____
Architects	_____	_____	_____	_____
Consultants	_____	_____	_____	_____
Contractors	_____	_____	_____	_____
Engineers	_____	_____	_____	_____
Financial Advisors	_____	_____	_____	_____
Solicitors	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
Trustees Liability (Charity or Pensions)	_____	_____	_____	_____
Other Liability Covers				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
BENEFITS				
Employee Benefits	_____	_____	_____	_____
Group Personal Accident	_____	_____	_____	_____
Group Income Protection	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
GOODS IN TRANSIT COVER				
Goods in Transit	_____	_____	_____	_____
Own Goods	_____	_____	_____	_____
Consigned Goods	_____	_____	_____	_____
Freight Forwarders Liability	_____	_____	_____	_____

Commercial Risk Checklist – Casual & Artisan Contractors

	Recommend	Accept	Reject	N/A
Hauliers Liability	_____	_____	_____	_____
Warehouse Keepers Liability	_____	_____	_____	_____
Other Goods in Transit Cover				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

OTHER RELEVANT BUSINESS COVERS

All Risks to Cover Portable Equipment	_____	_____	_____	_____
Book Debts	_____	_____	_____	_____
Cameras and Musical Instrument Dealers	_____	_____	_____	_____
Credit Risks and Bad Debt	_____	_____	_____	_____
Deeds and Documents	_____	_____	_____	_____
Difference In Cover / Difference in Limits (DIC/DIL)	_____	_____	_____	_____
Excess of Loss	_____	_____	_____	_____
Film Cover	_____	_____	_____	_____
Furriers Block	_____	_____	_____	_____
Glass and Signs	_____	_____	_____	_____
Goods Held in Trust	_____	_____	_____	_____
Instalment Sales	_____	_____	_____	_____
Jewellers Block	_____	_____	_____	_____
Loss of Profits or Money	_____	_____	_____	_____
Specie and Fine Arts	_____	_____	_____	_____
Specie and Fine Arts Dealer	_____	_____	_____	_____
Theatrical Property	_____	_____	_____	_____
Other Relevant Business Covers				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Commercial Risk Checklist – Casual & Artisan Contractors

	Recommend	Accept	Reject	N/A
CRIME COVERS				
Money, Securities and Other Property				
Employee Dishonesty	_____	_____	_____	_____
Computer Fraud	_____	_____	_____	_____
Funds Transfer Fraud	_____	_____	_____	_____
Kidnap and Ransom	_____	_____	_____	_____
Loss of Money	_____	_____	_____	_____
Terrorism	_____	_____	_____	_____
Theft	_____	_____	_____	_____
Full Theft	_____	_____	_____	_____
Other Crime Covers				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
COMMERCIAL MOTOR COVERS				
Comprehensive	_____	_____	_____	_____
3rd Party Liability	_____	_____	_____	_____
Fire and Theft	_____	_____	_____	_____
Hired Vehicles	_____	_____	_____	_____
Hired Plant and Vehicles	_____	_____	_____	_____
Motor Fleet	_____	_____	_____	_____
Motor Trade	_____	_____	_____	_____
Garage or Internal Risks	_____	_____	_____	_____
Road Risks	_____	_____	_____	_____
Other Commercial Motor Covers				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Commercial Risk Checklist – Casual & Artisan Contractors

	Recommend	Accept	Reject	N/A
AVIATION COVERS				
Hull All Risks	_____	_____	_____	_____
Aircraft Liability	_____	_____	_____	_____
Hangarkeepers Liability	_____	_____	_____	_____
Passenger Liability	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
MARINE COVERS				
Cargo	_____	_____	_____	_____
Hull Cover	_____	_____	_____	_____
Owners Liability	_____	_____	_____	_____
War	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
BONDS				
Bid Bond	_____	_____	_____	_____
Contract Bond	_____	_____	_____	_____
Payment Bond	_____	_____	_____	_____
Licence Bond	_____	_____	_____	_____
Other _____	_____	_____	_____	_____
BESPOKE COVERS				
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Commercial Risk Checklist – Casual & Artisan Contractors

Comments

I certify that I have reviewed my cover needs in accordance with this checklist with my broker and I have accepted or rejected the recommended covers as indicated by my initials in the spaces above.

Signature of Client

Date

Title

I certify that I have reviewed the covers outlined in this checklist with my client and that the initials of the client indicate the acceptance or rejection of the covers recommended.

Signature of Broker

Date