Samuel J. Sarullo Insurance
Business Insurance Guide

Questions to consider when reviewing your business insurance protection.

Businesses change. A useful insurance review looks at today's operations, assets, liabilities, contracts, employees, and continuity needs—not just last year's policy.

Business Changes

A business review should begin with what has changed since your policies were last evaluated.

■ Has revenue, payroll, staffing, location, equipment, or inventory changed?

■ Have you added or discontinued products or services?

■ Have contracts, leases, vendors, or customers changed?

■ Have you acquired another business or expanded operations?

Business Property & Operations

Business property and operational exposures can change quickly.

■ Are buildings, equipment, computers, inventory, and other business property values current?

■ Are business interruption needs still appropriate?

■ Have new locations, vehicles, equipment, or technology been added?

■ Are there property risks or operational changes that should be discussed?

Liability & Professional Exposure

Consider the ways the business could face claims arising from operations, products, services, or employees.

■ Have your services or customer base changed?

■ Have contractual insurance requirements changed?

■ Are there new professional, product, premises, or operational exposures?

■ Have employment practices, staffing, or management responsibilities changed?

Business Continuity

Insurance is one part of protecting the continuity and financial stability of a business.

■ What could happen financially if a key location or operation were interrupted?

■ Have ownership or succession plans changed?

■ Would the business be affected by the death, disability, or departure of a key person?

■ Are there other risks your current insurance program may not address?

Your Review Checklist

Use this checklist when preparing for a business insurance review.

■ Current commercial policy declarations and renewal information

■ Updated revenue, payroll, inventory, equipment, and property information

■ New locations, vehicles, equipment, products, or services

■ Changes in contracts, leases, vendors, or customers

■ Liability or regulatory requirements that have changed

■ Business continuity, key-person, or ownership concerns

Bring your questions and current policy information to an insurance review. The purpose of this guide is to help you organize a conversation—not to tell you which coverage you must purchase.

Samuel J. Sarullo Insurance
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Financial Security & Peace of Mind
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