



To help you determine if you possess the most current, and the best possible road map for your Commercial Insurance planning, please take a moment to fill out this

Cross Insurance ‘Commercial Insurance Checkup Quiz’

1. Do you have adequate liability coverage and limits to protect your business from a lawsuit, i.e. an Umbrella Policy? Yes____ No____
2. Do you have Workers’ Compensation coverage for your employees? (Required by State Law) Yes____ No____
3. Is your business covered for Loss of Income? Yes____ No____
4. Are your building/contents insured on a “special perils”/replacement cost basis? Yes____ No____
5. Are you obtaining certificates of insurance from all subcontractors doing work on your premises? Yes____ No____
6. Have you covered yourself under your Workers’ Compensation policy? If not, do you have a Disability Policy in place that will cover you in the event of a work-related injury? Yes____ No____
7. Do you have coverage in case one of your employees injures someone while using his/her own vehicle on behalf of your business? Yes____ No____
8. Are you covered for a loss involving one of your own employees stealing from your company? Yes____ No____
9. Have your building/contents values been carefully reviewed to ensure that you are adequately protected, based on current replacement cost values? Yes____ No____
10. Do you have records of your business that are stored off site, should you have an onsite disaster that destroys your business in its entirety? Yes____ No____
11. If you store confidential information for your clients or employees, i.e. social security numbers, name, address, credit card numbers, etc., do you have coverage under your current insurance program should your system be breached and sensitive information is stolen? Yes____ No____

If you answered “no” to any of the above questions, our **Cross Insurance** Commercial Lines Account Managers will help you find solutions for both your immediate and your long-term Commercial Insurance needs. Our commitment is to assure that you are provided with the most favorable, comprehensive insurance programs available. We look forward to hearing from you today!

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www.crossagency.com/manchester

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