



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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