



# Coverage Checklist

## Coverage Checklist – Property/Inland Marine

Client Name:		Policy No:	
Producer:		Effective Date:	
Prepared by:		Date Prepared:	
Reviewed by:		Date Reviewed:	

	Yes	No	N/A	If No, Comment
<b>1. Are the following included?</b>				
A. "Special" Coverage Form				
B. Blanket Limits				
C. Agreed Amount				
D. Replacement Cost Basis				
E. Real Property (Building)				
1. Builders Risk				
F. Personal Property (YBPP)				
1. Peak Season				
G. Tenant's Improvements & Betterments				
1, Replacement Cost				
H. Business Income (72 hour deductible)				
I. Extra Expense				
J. Extended Period of Indemnity				
K. Building Ordinance & Law				
1. Loss to Undamaged Portion of Building				
2. Increased Cost of Construction				
3. Increased Cost to Rebuild				
4. Increased Time to Rebuild (Period of Restoration) Business Income				
L. Earthquake Sprinkler Leakage				
M. Plate Glass (what limitations?)				
N. Landscaping (limits, deductibles, perils?)				
O. Fences, Antennas, Towers, Smokestacks, Light Standards, Signs, Retaining Walls				
P. Any Other Location				
Q. Off-premises Services Failure				
R. Business Income – Dependent Properties				
S. Satellite Dishes				



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2.	Does the policy include the following?				
A.	Deductible – per occurrence				
B.	Joint Loss Agreement, if applicable				
C.	Protective safeguards				
D.	Sewer & Drain Backup (excluded?)				
E.	Subsurface Water (excluded)				
F.	Interior Damage – Wind Driven?				
G.	Vacancy Permit				
H.	Reporting Form				
I.	Transfer of Rights				
3.	Are the following included?				
A.	Accounts Receivable				
B.	Valuable Papers				
C.	Electronic Data Processing				
	1. Hardware				
	2. Data and Media				
	3. Extra Expense				
	5. Transit				
D.	Fine Arts				
E.	Property in Transit				
F.	Personal Property of Others				
G.	Equipment - Owned, Leased, or Rented				
H.	Exhibition Floater				
I.	Legal Liability				
J.	Mobile Telephones and Equipment				
K.	Salesman's Samples				
L.	Scheduled Property Floater				
M.	Boiler and Machinery Coverage				
4.	Earthquake/Flood				
A.	Building/Contents				
B.	Aggregates for Earthquake and Flood?				
C.	Perils Other Than Earthquake?				