



COMMERCIAL PROPERTY CHECKLIST

TO HELP DESIGN AN INSURANCE PROGRAM THAT FITS THE NEEDS OF YOUR CLIENT

FIRE, E.C. & M.D.

PROPERTY

- BUILDING
- STOCK
- EQUIPMENT/TENANT'S IMPROVEMENTS
- CUSTOMER'S GOODS

BUSINESS INTERRUPTION

- GROSS EARNINGS 50% CO. 80% CO.
- EARNINGS NO. CO.
- PROFITS
- EXTRA EXPENSE
- RENT OR RENTAL VALUE
- AUDITOR'S FEES

MULTI-PERIL

- ACCOUNTS RECEIVABLE
- BAILEE'S CUSTOMERS
- BUILDERS RISK BROAD FORM
- COMMERCIAL BUILDING, EQUIPMENT & STOCK
 - BUILDING
 - STOCK
 - EQUIPMENT/TENANT'S IMPROVEMENTS
 - IN TRANSIT
 - OFF PREMISES COVERAGE
- CONTRACTOR'S EQUIPMENT
- ELECTRONIC DATA PROCESSING FLOATER
- EQUIPMENT DEALERS FORM
- INSTALLATION FLOATER
- MISCELLANEOUS PROPERTY FLOATER
- MOTOR TRUCK CARGO
 - OWNER'S FORM
 - TRUCKMEN'S FORM
- OFFICE EQUIPMENT FLOATER
- SALESMEN'S SAMPLES FLOATER
- SIGN FLOATER
- TOOL FLOATER
- TRANSPORTATION FLOATER
- VALUABLE PAPERS FLOATER

CRIME

- BURGLARY DAMAGE TO BUILDING
- CHURCH THEFT
- EMPLOYEE DISHONESTY
- INSIDE & OUTSIDE ROBBERY
- MONEY & SECURITIES BROAD FORM
- OFFICE & STOREKEEPERS BURGLARY ROBBERY
- SAFE BURGLARY
- COMPREHENSIVE 3D

LIABILITY

- PREMISES AND OPERATIONS
- PRODUCTS & COMPLETED OPERATIONS
- CONTRACTUAL
- OWNERS & CONTRACTORS PROTECTIVE
- CONTINGENT EMPLOYERS LIABILITY
- MEDICAL PAYMENTS
- PERSONAL INJURY
- BROAD FORM PROPERTY DAMAGE
- * U.S. EXPOSURE (SMI does not offer coverage)
- ADDITIONAL INSURED & CROSS LIAB.
- NON-OWNED AUTOMOBILE
- TENANTS LEGAL LIABILITY (Broad Form)

OTHER COVERAGES

- BOILER & MACHINERY
 - CONSEQUENTIAL LOSS
 - REPAIR & REPLACEMENT
 - USE & OCCUPANCY
- EMPLOYEE DISHONESTY BOND
- GLASS
 - INSIDE
 - OUTSIDE