



Date:

## BUSINESS INSURANCE CHECKLIST

### Section 1 Your Details

Client Name \_\_\_\_\_  
Previous Insurer \_\_\_\_\_  
Inception Date \_\_\_\_\_

### Section 2 Nature of Business

Business  Contractor  Property Owner Only

Business Description/Product Listing  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Turnover/Rent \$ \_\_\_\_\_  
Number of Premises \_\_\_\_\_  
Number of Employees \_\_\_\_\_  
Number of Vehicles \_\_\_\_\_  
Claims in the last 5 years Yes  No   
Years in Business \_\_\_\_\_

### Section 3 Premises

Complete Section 3 to Section 9 for each premises

Is this the main premises? No  Yes   
Address \_\_\_\_\_  
\_\_\_\_\_  
Occupied as \_\_\_\_\_  
\_\_\_\_\_

### Section 4 Fire

Removal of Debris \_\_\_\_\_  
Building \_\_\_\_\_ Age of Building \_\_\_\_\_  
Contents \_\_\_\_\_  
Stock \_\_\_\_\_  
Other (specified) \_\_\_\_\_  
Please specify \_\_\_\_\_

### Construction

Walls of brick/Concrete/metal   
Timber/fibro/other

### Section 5 Theft

Contents/Stock \_\_\_\_\_  
Cigarettes & Liquor \_\_\_\_\_  
Other (specified) \_\_\_\_\_  
Other (specified) \_\_\_\_\_  
Other (specified) \_\_\_\_\_  
Excess \$100  \$250  \$500  \$750

### Section 6 Money

Transit/During Business Hours \_\_\_\_\_  
In Safe \_\_\_\_\_

### Section 7 Glass

Yes  No

### Section 8 Security

Deadlocks (no deadlock – decline cover)   
Deadlocks and local alarm   
Back to Base Alarm (unsecured line)   
Rear Grills and Back to Base Alarm   
Office Building with 24 hour Security   
Retail Building with 24 hour Security

### Section 9 Locality

Main Street  Office   
Industrial Estate  Shopping Centre   
Suburban Street  Shopping Mall   
Remote



## BUSINESS INSURANCE CHECKLIST

### Section 10 Business Interruption

BI Cover \_\_\_\_\_

Gross Income  Weekly Income Benefit

Accounts Receivable \_\_\_\_\_

AICOW \_\_\_\_\_

Gross Income Indemnity Period

6 Months  12 Months

18 Months  24 Months

Weekly Benefit

26 Weeks  152 Weeks

### Section 11 Liability

5,000,000  10,000,000

15,000,000  20,000,000

Property Owner Only? Yes  No

Care Custody

10,000  20,000  30,000  40,000  50,000

Exports to North America? Yes  No

### Section 12 assets

Machinery Breakdown? Yes  No

Aircon Units? Yes  No

Deterioration of Stock \_\_\_\_\_

Computer Breakdown \_\_\_\_\_

Rewrite of Data \_\_\_\_\_

ICOW \_\_\_\_\_

### Electronic Equipment

General \_\_\_\_\_

Diagnostic \_\_\_\_\_

### Portable and Valuable Items

Specified \$1,001 - \$15,000 (maximum \$15,000)

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### Section 13 Business Questions

Employee Dishonesty

Cover

Tax Probe

Business  Business & Directors

10,000  20,000  50,000  100,000

Number of directors \_\_\_\_\_

Culpability Penalty \_\_\_\_\_

Legal Power

20,000  50,000

Does the business sell oriental rugs or carpets Yes  No

Involve the retailing of safety equipment for sports such as Mountaineering, diving, hang-gliding? Yes  No

Involve the warehousing of leather garments e.g. jackets, sporting clothing or surf ware? Yes  No

Utilise labour hire Yes  No

Involve spraying or painting any varnishes, paints or lacquers? Yes  No

Involve any off-site welding? Yes  No