

**Checklist Instructions:**

**Agent:** The coverages listed below are suggested for consideration for eating and drinking places. After evaluating each of the listed coverages, check the recommended blank by those that apply specifically to this client. Make sure both the exposure and the coverage are explained to the client.

**Client:** For each of the coverages that the agent has recommended, initial whether you have chosen to accept or reject that coverage in the blanks provided.

## COVERAGE RECOMMENDATIONS

PROPERTY COVERAGES	Recommend	Accept	Reject	N/A
<b>Building and Personal Property Coverage Form</b>				
Building				
Business Personal Property				
Personal Property of Others				
Improvements and Betterments				
<b>Building and Personal Property Coinsurance</b>				
Percentages    None    80%    90%    100%				
Bldg	_____	_____	_____	_____
BPP	_____	_____	_____	_____
PPO	_____	_____	_____	_____
I&B	_____	_____	_____	_____
<b>Alternatives to Coinsurance</b>				
Agreed Value				
Functional Replacement Cost				
Peak Season				
Reporting Forms				
Other				
<b>Optional Property Coverage Forms</b>				
Builders Risk				
Commercial or Manufacturers Output Policy				
Condominium–Unit-owners Coverage				
Equipment Breakdown				
Legal Liability				
Standard Property Policy				
<b>Property Coverage Options</b>				
Additional Debris Removal				
Ordinance or Law				
Outdoor Trees, Shrubs and Plants Enhancement				
Replacement Cost Valuation				
Spoilage				
Utility Services–Direct Damage				



<b>INLAND MARINE COVERAGES</b>				
	<b>Recommend</b>	<b>Accept</b>	<b>Reject</b>	<b>N/A</b>
Accounts Receivable				
Bailees Customer				
Commercial Articles				
Difference In Conditions(DIC)				
Electronic Data Processing				
Fine Arts				
Goods in Transit				
Signs (Neon and Electric)				
Theatrical Property				
Valuable Papers and Records				
<b>Other Inland Marine Coverages</b>				
<b>CRIME COVERAGES</b>				
	<b>Recommend</b>	<b>Accept</b>	<b>Reject</b>	<b>N/A</b>
<b>Money, Securities and Other Property</b>				
Employee Dishonesty				
Employee Dishonesty Including Clients' Property				
Computer and Funds Transfer Fraud				
Destruction of Electronic Data or Programs				
Extortion				
Forgery or Alterations				
Fraudulent Impersonation				
Guests Property				
Identity Fraud Expense				
Lessees of Safe Deposit Boxes (Securities and Other Property only)				
Money Orders and Counterfeit Money				
Telephone Toll Fraud				
<b>Money and/or Securities Only</b>				
Theft, Disappearance and Destruction				
Robbery and Safe Burglary				
Securities Deposited With Others				
<b>Property Other Than Money and Securities</b>				
Premises Burglary				
Premises Theft				
Robbery and Safe Burglary				
<b>Other Crime Coverages</b>				

<b>LIABILITY COVERAGES</b>				
	<b>Recommend</b>	<b>Accept</b>	<b>Reject</b>	<b>N/A</b>
Commercial General Liability				
Occurrence Basis				
Claims-Made Basis				
<b>Optional Liability Coverages</b>				
Directors and Officers				
Employee Benefits				
Employment-related Practices				
Liquor				
Owners and Contractors Protective				
Special Events				
<b>Other Liability Coverages</b>				
<b>BUSINESSOWNERS POLICY</b>				
<b>COMMERCIAL AUTO COVERAGES</b>				
	<b>Recommend</b>	<b>Accept</b>	<b>Reject</b>	<b>N/A</b>
Liability				
Medical Payments				
Physical Damage				
Hired Car				
Nonownership Auto				
Personal Injury Protection (P.I.P.)/No-Fault				
<b>Optional Automobile Coverages</b>				
Garagekeepers				
Uninsured Motorists				
Underinsured Motorist				
<b>Other Auto Coverages</b>				
<b>WORKERS COMPENSATION COVERAGES</b>				
	<b>Recommend</b>	<b>Accept</b>	<b>Reject</b>	<b>N/A</b>
Workers Compensation and Employers Liability				

Federal Employers Liability Act				
Longshore and Harbor Workers Coverage				
Stop Gap Employers Liability Coverage				
Voluntary Compensation				
<b>Other Workers Compensation Endorsements</b>				
_____				
_____				
_____				
<b>EXCESS LIABILITY COVERAGES</b>				
	<b>Recommend</b>	<b>Accept</b>	<b>Reject</b>	<b>N/A</b>
Excess Liability Policy				
Umbrella Policy				
<b>AVIATION COVERAGES</b>				
Aircraft Passenger Liability				
Aircraft Policy				
<b>SPECIALTY COVERAGES</b>				
Cyber Insurance				
Environmental Impairment Liability Policy				
Fiduciary Liability Insurance				
International/Foreign Operations Insurance				
Media/Communication Liability				
Terrorism Insurance				
Weather Insurance				
<b>Other Specialty Coverages</b>				
_____				
_____				
_____				
<b>BONDS</b>				
Bid Bond				
Contract Bond				
License and Permit Bond				
<b>Other Bonds</b>				
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_____				
<b>OTHER OPTIONS</b>				
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**Comments**

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I certify that I have reviewed my coverage needs in accordance with this checklist with my agent and I have accepted or rejected the recommended coverages as indicated by my initials in the spaces above.

\_\_\_\_\_ Signature of Client \_\_\_\_\_ Date  
\_\_\_\_\_ Title

I certify that I have reviewed the coverages outlined in this checklist with my client and that the initials of the client indicate the acceptance or rejection of the coverages recommended.

\_\_\_\_\_ Signature of Agent \_\_\_\_\_ Date