

COMMERCIAL COVERAGE OPTIONS & RECOMMENDATIONS		
Accept	Decline	Coverage/Recommendation
		<b><u>PROPERTY</u></b>
		1. Insure property for 100% of estimated replacement cost
		2. Purchase business income protection
		3. Purchase utility services direct damage & time element coverage (loss of income for interruption)
		4. Purchase electronic data processing coverage
		5. Purchase equipment breakdown coverage (mechanical breakdown)
		6. Purchase broadening endorsements offered
		7. Purchase earthquake coverage
		8. Purchase water back-up
		9. Purchase flood insurance
		10. Purchase coverage for e-commerce
		11. Purchase certified acts of terrorism coverage
		12. Purchase ERISA coverage (money cov for retirement plans)
		13. Purchase employee dishonesty coverage
		14. Purchase crime coverage for money & securities, computer fraud, social engineering etc
		15. Purchase accounts receivable coverage
		16. Purchase valuable papers coverage
		17. Purchase sign coverage
		18. Purchase coverage for property taken off premises (scheduled equipment)
		19. Purchase coverage for property of others
		20. Purchase Law or Ordinance, as well as more Debris Removal
		<b><u>GENERAL LIABILITY</u></b>
		21. Purchase highest liability limits available on this policy
		22. Purchase Employment Benefits Liability
		23. Purchase Product Liability
		24. Purchase Liquor liability
		25. Purchase Pollution
		26. Purchase Umbrella Policy
		27. Purchase errors & omissions / professional liability
		<b><u>MANAGEMENT LIABILITY</u></b>
		28. Purchase employment practices liability including 3 <sup>rd</sup> party liability (wrongful firing or hiring)
		29. Purchase directors & officers liability (protects being sued for a decision that directors make)
		30. Purchase fiduciary liability (protects decision and errors for benefits)
		31. Purchase Cyber Liability (data breach, etc.)
		32. Crime, including social engineering
		33. Purchase Kidnap & Ransom
		<b><u>BUSINESS AUTO</u></b>
		34. Purchase highest liability limits available on this policy
		35. Purchase hired / non-owned liability
		36. Purchase hired physical damage coverage
		37. Purchase drive other car coverage (a named person end & incl spouse if no personal auto)
		38. Purchase pollution liability
		39. Purchase towing and / or rental reimbursement coverage
		<b><u>WORKERS COMPENSATION</u></b>
		40. Confirm all States needed are on the policy
		41. Purchase highest liability limits available on this policy, do limits satisfy Umbrella Requirements
		42. Confirm out of State work and or Longshoremen & Harbormasters
		43. Purchase Broadening Endorsement if available
		<b><u>ALL LINES</u></b>
		44. All entities, subsidiaries, deeded owners, titled owners, partners, and/or spouses are named insureds.
		45. All owned and leased premises are listed on policies.
		46. I agree to have my lawyer review any agreements I have with other parties and rely on their advice and consultation, and also agree that I do not rely on GHM or its agents for advice or consultation for any such agreements.
		47. I understand and agree to utilize risk management and loss control services provided by my insurance carrier(s).
		48. I acknowledge that GHM offers life insurance, health insurance, disability insurance, dental insurance, vision insurance, and long term care insurance.

I have reviewed and understand the coverages, conditions, limitations and exclusions in the quote given to me, and the policy written on behalf by GHM Agency. I further understand that higher limits and broader coverages are available, subject to underwriting approval. Contrary to this information explained to me by a representative of GHM Agency, I have chosen to purchase the explained limits of coverage with the knowledge that should I ever be involved in an insurance claim that the coverages I am purchasing may not adequately cover the entire claim and therefore I could be held personally liable and responsible.

I hereby save and hold harmless GHM Agency and its employees and representatives for any and all insurance claims that might occur for which I am not fully or partially covered for.

Signature of Named Insured

Print Name

Date