LIABILITY CHECKLIST

- ☐ **Cyber Liability:** Provides coverage for violation of laws concerning personal information of customers or employees. Personal information includes: debit/credit card information, social security numbers, bank information, etc.

- ☐ **Employment Practices:** Covers liability from wrongful acts arising from the employment process, such as, wrongful termination, discrimination and sexual harassment.

- ☐ **Non Owned & Hired Auto:** Provides liability for your company when employees use their own vehicles for business. It also includes liability coverage if you rent vehicles.

- ☐ **Employee Benefits Liability:** Covers liability from errors made in administering the benefits you provide your employees, such as, medical insurance, pension plans, etc.

- ☐ **Additional Insureds:** Some contracts you sign require you to add an entity as an *"Additional Insured"* use *Primary & Non Contributory* wording and include *Waiver of Subrogation*. Your policy needs to be endorsed for these coverages.

- ☐ **Umbrella:** Provides an additional layer of liability to your *general liability, auto and workers compensation* policies.

THANK YOU FOR YOUR BUSINESS