PROPERTY CHECKLIST

- ☐ **Building limit:** Amount of insurance on your buildings should represent the construction cost, not Real estate or market value**.** Average costs are $225-250 per square foot.

- ☐ **Other Structures:** Additional buildings, fences, signs, sheds or other structures are not automatically included on your policy. Let us know if you have added any of these items.

- ☐ **Business Personal Property:** Limit should represent the replacement cost of **build outs, furniture, inventory, etc.**

- ☐ **Business Income:** Provides coverage for the loss of income after a covered loss.

- ☐ **Computer Equipment:** Computer equipment is some of our most valuable assets and as it becomes smaller and more portable, it is important to insure them, not only as contents at your business location, but for wherever you may take them.

- ☐ **Crime:** Provides coverage for *Employee Theft, Computer Fraud, Ransomware* and *Social Social Engineering (*Fake Emails).

- ☐ **Water Back up:** Losses caused by the back up of sewers/drains.

- ☐ **Ordinance or Law:** Provides coverage for demolition of damaged property or the increased cost of new construction due to the enforcement of your local building codes or ordinances.

- ☐ **Equipment Breakdown:** Provides coverage for losses from the breakdown of a mechanical system. (Boilers, HVAC, Heating)

- ☐ **Earthquake and Flood:** These are not automatically included. If you would like a quote for these additional coverage options, please contact us.

- ☐ **Reminders:** Maintain all building smoke detectors and sprinkler systems in working order. **Let us know if you:** Renovated your building or completed any additions to your property, added new tenants, or added an alarm system.

THANK YOU FOR YOUR BUSINESS

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