



Insurance Checklist

Annual Business Checkup



COMMERCIAL INSURANCE

- **Have additional employees been hired?**
- **Were there any purchases of new equipment?**
- **Was any other new inventory purchased?**
- **Do staff use a company vehicle to run business-related errands?**
- **Any considerations to expand, modify, or move the clinic?**
- **Has the lease been reviewed?**
- **Is the office cyber coverage adequate to cover its needs?**



PERSONAL INSURANCE

- **Has your income or expenses changed?**
- **Have you increased your debt?**
- **Is there a new family member/dependant?**
- **Are your beneficiaries up to date?**
- **Should you be looking at additional life insurance?**
- **Have you recently incorporated?**
- **Is an exclusion on your policy ready to be re-evaluated?**