

# Has your business changed?

Use this checklist before a renewal, new contract, product launch, or business expansion. Start with a clear picture of your operations and what is changing.

## 01 Your business and timing

- ☐ Company website, legal entities, ownership changes, and locations.
- ☐ Current operations, revenue range, employee count, and planned growth.
- ☐ Renewal dates and deadlines for contracts, shipments, or new operations.

## 02 Products, inventory, and sales

- ☐ Product categories; who designs, manufactures, imports, distributes, or sells them.
- ☐ Manufacturing countries, quality-control responsibilities, and supplier changes.
- ☐ Typical and peak stock values, storage locations, fulfillment providers, and transit routes.
- ☐ Sales channels, customer countries, and new retailer or marketplace requirements.

## 03 Technology, contracts, and people

- ☐ Services customers rely on, important technology vendors, and data you handle.
- ☐ Customer and supplier agreements with insurance or indemnity requirements.
- ☐ Hiring, fundraising, acquisitions, leadership changes, or employee-benefit changes.

# Prepare for a useful review.

## 04 Gather your current information

- ☐ Current policies, declarations, limits, deductibles, and renewal proposals.
- ☐ Available claims history and any open incidents or circumstances to discuss.
- ☐ Relevant agreements, applications, product lists, and inventory valuations.
- ☐ Known gaps, questions, or changes that prompted your insurance review.

## 05 Bring questions to the conversation

- ☐ How does the proposed program reflect our current operations and contracts?
- ☐ Which exclusions, conditions, sublimits, and deductibles need our attention?
- ☐ How do product liability, recall, property/cargo, technology E&O;, cyber, and management liability fit together for our business?
- ☐ What information is still needed, and what is a realistic timeline for next steps?

## Start with your website and timing.

Contact Cory Fischer to discuss your business and the review you have in mind. Ask how to provide detailed documents through an appropriate channel.

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Please provide business contact details only through the website form. Do not include personal medical information or sensitive policy documents.

This checklist is a preparation aid, not a coverage determination. Coverage availability, limits, exclusions, and terms depend on underwriting and the policy issued. An inquiry does not bind, amend, or cancel coverage.

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