IRMI GENERAL LIABILITY COVERAGE CHECKLIST

To navigate between form fields, use TAB and SHIFT+TAB, *only*.
Please *do not* use the arrow keys as it may fill in a form field you have not selected.

Insured _____

Insurer _____

Policy Period _____

Completed by _____

Date _____

Check All That Apply	Recommendations/Comments
ENTITIES/OPERATIONS INSURED	
☐ Named insured ☐ First named insured ☐ Other named insured(s) ☐ Automatic insureds (list) _____ ☐ Additional insured(s) (list) _____ ☐ Blanket additional insured endorsement ☐ Scheduled additional insured endorsement ☐ Additional insured status for completed operations ☐ Joint ventures ☐ Limited liability companies	
LIMITS OF INSURANCE	
☐ Occurrence ☐ General aggregate $_____ ☐ Aggregate per project $_____ ☐ Aggregate per location $_____ ☐ Personal/advertising injury $_____	

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Check All That Apply	Recommendations/Comments
☐ Medical payments $_____ ☐ Damage to premises rented to you $_____ ☐ Products/completed operations aggregate limit $_____	
DEDUCTIBLES	
☐ Each claim bodily injury $_____ ☐ Each occurrence bodily injury $_____ ☐ Each claim property damage $_____ ☐ Each occurrence property damage $_____ ☐ Each claim property damage/ bodily injury combined $_____ ☐ Each occurrence property damage/ bodily injury combined $_____	
COVERAGE DETAILS	
Insuring Agreement ☐ Trigger ☐ Occurrence ☐ Claims-made ☐ Defense ☐ In addition to limits ☐ Defense of indemnitees ☐ Coverage territory ☐ U.S. territories and possessions, Puerto Rico, Canada ☐ International waters and airspace enroute to and from ☐ World-wide for products liability	

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Check All That Apply	Recommendations/Comments
☐ World-wide for business travel	
☐ World-wide for Internet liability	
☐ Owned watercraft liability	
☐ Description	
☐ Length	
☐ *In rem* coverage	
☐ Other insurance—excess over policy with additional insured status	
☐ Built into policy	
☐ By endorsement	
☐ Waiver of subrogation	
☐ Blanket coverage	
☐ Pollution liability	
☐ Standard broad form exclusion	
☐ Total pollution exclusion endorsement	
☐ Total pollution exclusion with hostile fire exception	
☐ Total pollution exclusion—hostile fire and building heating equipment exception	
☐ Pollution coverage extension endorsement	
☐ Named perils coverage	
☐ Short-term pollution event coverage	
☐ Designated pollutant coverage	
☐ Product withdrawal expense coverage	
☐ Electronic data liability coverage	

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Check All That Apply	Recommendations/Comments
☐ Employee benefits liability	
☐ Stop gap employers liability	
☐ Contractual liability coverage for personal injury perils	
Products/Completed Operations	
☐ Coverage for joint ventures	
☐ Current	
☐ Past	
☐ Products/completed operations redefined	
☐ Limited liability companies	
Policy Exclusions	
☐ Exclusionary endorsements	
☐ Explosion, collapse, underground property damage (X, C, U)	
☐ Personal/advertising injury	
☐ Amendment of liquor liability exclusion	
☐ Amendment of liquor liability exclusion with scheduled exception	
☐ Amendment of liquor liability exclusion—limited exception for BYO alcohol	
☐ Medical payments	
☐ Employment-related practices	
☐ New entities	
☐ Employees as insureds	
☐ Intercompany products suits	
☐ Restrictive definition of "insured contract"	

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Check All That Apply	Recommendations/Comments
☐ Products-completed operations hazard ☐ Designated work or products ☐ Damage to/from subcontractor's work ☐ Professional services ☐ Mold ☐ Silica ☐ EIFS ☐ Prior work ☐ Unmanned aircraft ☐ Communicable disease ☐ Cannabis ☐ Cannabis with hemp exception ☐ Terrorism ☐ Exclusion of certified acts of terrorism ☐ Exclusion of non-certified acts of terrorism ☐ Coverage limitation (nuclear, biological, chemical; aggregate limit) Specify _____	
OTHER PROVISIONS	
☐ Notice of cancellation ☐ Insurer time requirement _____ days ☐ Nonrenewal notice _____ days ☐ Material policy change notice _____ days	

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Check All That Apply	Recommendations/Comments
CLAIMS-MADE CONSIDERATIONS	
☐ Extended reporting period (ERP) ☐ Automatic 5-year available ☐ Supplemental may be purchased ☐ Available on insured cancellation ☐ Available on insurer cancellation ☐ Aggregate reinstatement option ☐ ERP for specific accident, product, work, location ☐ Retroactive date ☐ Concurrent with first claims-made policy ☐ Exclusion of specific accident, product, work, location ("laser beam" endorsement)	
RATING/PREMIUM CONSIDERATIONS	
☐ Exposure basis ☐ Payroll ☐ Sales ☐ Review intercompany sales ☐ Cost ☐ Units ☐ Experience rating ☐ Credit modifier ☐ Debit modifier ☐ Schedule rating	

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Check All That Apply	Recommendations/Comments
☐ Credit	
☐ Debit	
☐ Dividend	
☐ Deductible credit	
☐ Credit(s) for coverage limitations(s)	
☐ Review "A" rates	
☐ Immature claims-made discount	
☐ Premium payment schedule	
☐ Scheduled payments	
☐ Audits	
☐ Semi-annual	
☐ Quarterly	
☐ Monthly	
☐ Retrospective rating	
☐ Loss limitation	
☐ Excess loss premium factor	
☐ Basic	
☐ Tax multiplier	
☐ LCF	
ASSESS NEED FOR SEPARATE POLICIES	
☐ Automobile	
☐ Business automobile policy (BAP)	
☐ Auto dealers	
☐ Garagekeepers liability	

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Check All That Apply	Recommendations/Comments
☐ Craft	
☐ Aircraft	
☐ Watercraft	
☐ Professional liability	
☐ Professional/E&O liability	
☐ Fiduciary liability	
☐ Directors & officers liability	
☐ Protective liability	
☐ Railroad protective liability	
☐ Owners & contractors protective liability	
☐ Other miscellaneous liability	
☐ Bailee liability	
☐ Liquor liability	
☐ Pollution liability	
☐ Products recall	
☐ Foreign liability	
☐ Employment practices liability	
☐ Electronic data/Cyber liability	

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