



Top 10 items to discuss with your agent before your coverage renews

1. Review loss runs for all lines to confirm entries are current and correct. Be sure that any conditions contributing to loss have been addressed and solutions provided to the carrier for underwriting.
2. Go over any new acquisitions or operations that might present additional exposure.
3. Address any open risk control recommendations from prior surveys.
4. Do you anticipate any upcoming joint ventures? No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.
5. Do you have the General Liability Extension Endorsement on your policy? It will provide excess coverage for your interest in a discontinued joint venture. It also provides per job aggregates, legal liability for borrowed equipment, extended personal injury coverage, and unintentional failure to disclose hazards among numerous other enhancements.
6. Do you have your equipment and tools scheduled on a contractor's equipment coverage part? Regular building and contents coverage may not provide adequate coverage for these items while in transit or at job sites.
7. Check with your agent to ensure there are no gaps in coverage between the GL and Auto Coverage Parts.
8. Review your policy summary page for additional coverage offerings you may not be taking advantage of. Is Roofing Replacement Expense coverage or Environmental Response Costs Reimbursement something you should consider?
9. Do you have 'skin in the game?' If you are willing to back your faith in your management and safety programs by accepting higher retentions, there could be corresponding premium deductions that would apply. In the case of incidental residential exposure, you might be able to replace a coverage restriction with a deductible.
10. Is a loss sensitive or retrospective rating program right for you? If your premium is \$1,000,000 or more and your loss experience is better than average, you might prefer this cost-plus arrangement, whereby losses determine your final cost.

To review these important items, contact your local independent agent.