A WORKING CHECKLIST · PARTS 1 TO 3 ON THIS SIDE

The Small Business Coverage Checklist

Fifteen minutes, a pen, and an honest look at your week.

HOW TO USE IT

Read each question. Check **Yes** or **No**. Every "Yes" points to a coverage worth asking about. You don't need all of them. Most businesses need a few. Bring this sheet to us, or snap a photo and text it to (918) 555-0158, and we'll go through it together.

PART 1 What your business does

	QUESTION	YES	NO	IF YES, ASK ABOUT
1	Do customers, clients or vendors ever come to your shop, truck, office or home?	☐	☐	**General liability**
2	Do you make, cook, sell or install anything a customer takes home or uses?	☐	☐	**General liability** (product coverage)
3	Do you give advice, design, plan, or provide a professional service?	☐	☐	**Professional liability**
4	Do you serve, sell or deliver alcohol, even at events?	☐	☐	**Liquor liability**
5	Do you work in other people's homes or businesses?	☐	☐	**General liability**, and check the limits clients require

PART 2 What your business owns

6	Do you own or rent a building, storefront, booth or kitchen?	☐	☐	**Commercial property**; read your lease's insurance section
7	Do you have equipment, inventory, furniture or signs worth replacing?	☐	☐	**Commercial property** or a **business owner's policy**
8	Do tools or equipment leave your building (in a truck, at a job site, at markets)?	☐	☐	**Tools and equipment** coverage (inland marine)
9	Do you keep food or stock that spoils if the power goes out?	☐	☐	**Spoilage** coverage
10	Do you run any of the business out of your home?	☐	☐	A **home business** add-on or a separate business policy

PART 3 People and vehicles

11	Do you have employees, even one, even part-time?	☐	☐	**Workers' compensation** (required for most Oklahoma employers)
12	Does the business own a vehicle, or do you use a vehicle mainly for work?	☐	☐	**Commercial auto**
13	Do employees ever run errands in their own cars for the business?	☐	☐	**Hired and non-owned auto**
14	Do you use subcontractors or 1099 workers?	☐	☐	Collect their **certificates of insurance**



THE STORY IN THE MARGIN

A food truck on Cherry Street (illustrative)

Rosa's taco truck parks on Cherry Street on Saturdays. When an event organizer asked for a certificate of insurance on a Thursday, she had general liability but no commercial auto, because she thought her personal policy covered the truck. It didn't. We fixed the gap before the weekend.

That's what this checklist is for: finding the gap on a quiet Thursday, not after a busy Saturday.

Turn over for Parts 4 to 7: when things go wrong, the paperwork people ask for, the Oklahoma storm check, and what to have ready when you call.

Bring it in or text a photo: (918) 555-0158
Heartland & Vine Insurance · Brookside, Tulsa

SAMPLE WORK. Heartland & Vine Insurance is an illustrative agency; people and stories are invented, and Tulsa places are real. This checklist is a conversation starter, not legal advice, a quote or an offer of insurance. Coverage depends on the actual policy and insurance company.

PART 4 When things go wrong

	QUESTION	YES	NO	IF YES, ASK ABOUT
15	If a storm, fire or burst pipe closed you for a month, would bills keep coming?	☐	☐	**Business income** coverage
16	Would a power outage on your block close you, even if your building is fine?	☐	☐	**Utility service interruption** coverage
17	Do you store customer card numbers, emails, addresses or records?	☐	☐	**Cyber liability**
18	Could one bad day cost more than your liability limits?	☐	☐	**Commercial umbrella**
19	Do you have a business partner who'd need to buy your share if something happened to you?	☐	☐	**Life insurance** for a buy-sell agreement

PART 5 Paperwork people ask you for

	QUESTION	YES	NO	NEXT STEP
20	Has a landlord, event, market or client asked for a **certificate of insurance**?	☐	☐	We send it for you
21	Has anyone asked to be an **additional insured** on your policy?	☐	☐	We add them and send proof
22	Does your lease or a contract name required **coverage limits**?	☐	☐	Bring us the page; we'll check yours against it

Your notes

What surprised you, what you're not sure about, the questions you want to ask us.

Bring it in or text a photo: (918) 555-0158
Ask for Darnell *(illustrative)*, who works with our small business clients.

PART 6

The Oklahoma storm check

Three questions for any business with a roof, a sign or a cooler:

- ☐ I know my property **deductible**, and whether wind and hail have a **separate one**.
- ☐ I know whether my policy pays to **replace** a damaged roof or only what the worn roof was worth.
- ☐ I have **photos of my space, equipment and inventory** from this year, stored somewhere other than the building.

PART 7

Have these ready when you call

- ☐ Your business name, address and what you do, in a sentence
- ☐ Years in business and rough yearly revenue
- ☐ Number of employees (full-time and part-time)
- ☐ Vehicles: year, make, model, who drives them
- ☐ Your current policies, if you have any (the first page, called the declarations page, is enough)
- ☐ Your lease, or any contract that names insurance requirements

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