



Fusco Insurance, Retirement & Wealth Planning Services, Inc.

Before Your Business Insurance Review

Business owners organizing facts and questions for a licensed insurance professional.

This workbook does not recommend coverage or determine insurance protection. Policy interpretation, quotes and placement belong with the licensed insurance professional.

Four checks before you proceed

Describe current operations

List the work performed, locations, customers, vehicles and changes since the last review. Explain new contracts, new services and work performed away from the usual premises. Provide factual descriptions instead of deciding whether an activity is covered. The licensed professional needs a current picture of the business, not only last year's policy name.

Inventory policy documents

Record carrier, policy reference, term dates and the location of declarations, forms and endorsements. Avoid treating a certificate as a complete policy. Mark missing documents and questions for the licensed professional. Do not copy sensitive customer or employee records into the general inventory. The goal is to make relevant source documents easy to review.

Prepare contract and change questions

Collect contracts or insurance requirements that need professional review. Explain deadlines and the party requesting evidence. Record potential operational changes and the date they are expected. Ask the licensed professional how those facts affect the review. Keep requested certificates, proposed endorsements and renewal questions distinct so a time-sensitive request is not buried in a general discussion.

Keep a decision and follow-up record

After the review, summarize questions asked, documents still needed and actions assigned by the licensed professional. Retain the actual quotes and policy documents rather than relying on a worksheet summary. Record the next review date and who must report future changes. Do not mark a request complete until the requested document or decision has actually been provided.

Your next step

Open question	Who should answer	Next date

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