



Business Insurance Health Check

<p>Think about the risks your business faces...</p> <p>Part of running a good business is ensuring that you perform regular risk assessments of your business. Part of that is making sure your business insurance reflects the risks your business faces.</p> <p>We recommend you review your insurance each year.</p> <p>As your business needs evolve our job is to understand the risks your business will face and provide advice on how best to manage them.</p>	Name	
	Company	
	Position	
	Email	
	Ph	

When thinking about your insurance have you considered the following?	No	Yes
<p>Is the Insured Name accurate?</p> <p>Does it include all persons & organisations that have an interest in your business?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are your business activities correctly described?</p> <p>Has the nature of your business changed?</p> <p>Have you started selling any new products or providing any new services?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are all the locations you do business from listed on the policy?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If you employ staff have you considered the potential exposures as an employer?</p> <p>Breaches of legislation, Employee Dishonesty, Workcover etc</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Would your building sum insured be enough to replace the building?</p> <p>Remember that the building sum insured needs to cover things such as removal of debris, architects fees, building permits, extra costs to comply with changes to the building code etc</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have appropriate cover for any equipment you own or hire for the business?</p> <p>Have you considered if breakdown, theft, accidental damage or cover away from your premises is required?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have cover for your stock or customers goods?</p> <p>This would include raw materials, work in process & finished goods & customers goods on your premises.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you considered what will happen to your business in the event of a major loss?</p> <p>Would you be able to continue to pay employees or meet other financial obligations whilst not operating?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Is your online security adequate to protect your client records on an electronic database?</p> <p>Businesses are increasingly being targeted due to inadequate security for protecting customer records.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you reviewed the limits of liability provided by your liability program?</p> <p>Most contracts require a minimum of \$20 million liability.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you aware of any hold harmless or indemnity clauses in your current contracts?</p> <p>Did you know that some contracts can open you up to possible litigation that your insurance won't cover?</p>	<input type="checkbox"/>	<input type="checkbox"/>

<p>How did you rate? (Count your "no" answers)</p> <p>0-2 – Few tweaks & your insurance program will be perfect</p> <p>3-6 – Good initial cover but some gaps which need attention</p> <p>7-11 – Help! Call us immediately for a full review.</p>	<p>Contact us today for a free comprehensive review of your business insurance.</p> <p>03 5226 5999 or 03 9974 9000</p> <p>queries@roderick.com.au</p>
<p>This form does not cover all insurances available and does not replace a full review of your business insurance performed by a trusted advisor.</p>	