

BUSINESS AUTOMOBILE	YES	NO
1. Have you added or eliminated vehicles used in your business operations?		
2. Has the usage of vehicles covered by your policy changed (e.g., distance they are traveling or what they're used for)?		
3. Do you use your personal vehicle for business, allow employees to use your personal vehicle for business or allow employees to use their own personal vehicles for your business?		
4. Has it been longer than 12 months since you reviewed the limits of liability provided by your policy?		
5. Has it been longer than 12 months since you reviewed the deductible(s) required by your policy?		

BUT THAT'S NOT ALL

Below are additional coverage options that can help protect your business. Consider each statement and check the ones you're interested in hearing more about. Then, an insurance professional can assist you in determining which of these options are right for your business.

YES	I WANT TO KNOW MORE ABOUT INSURANCE THAT WILL HELP REPLACE MY LOST BUSINESS INCOME IF:	COVERAGE
	I need to suspend operations because of an unplanned and unannounced interruption in my cloud service.	Cloud Service Interruption
	I need to suspend operations due to the direct physical loss of power, communication, or water services.	Off-Premises Utility Services
	The third party I rely on for a large portion of my business income (e.g., supplier or manufacturer) is unable to provide inventory or products due to a covered property loss at their location.	Dependent Properties
	I use the internet to generate a portion of my income, and my website is vandalized – prohibiting me from generating that income.	Interruption of Computer Operations
	After resuming operations following a covered loss, I don't regain the income level that existed prior to the loss.	Extended Business Income
YES	I WANT TO KNOW MORE ABOUT INSURANCE THAT WILL HELP PROTECT ME IF:	COVERAGE
	The sensitive personal information (e.g., Social Security number, debit/credit card information, bank account numbers) I collect and/or store, either electronically or on paper, on my employees and/or customers is lost or stolen.	Data Breach
	I'm sued by one of my employees for an employment-related claim, such as discrimination, harassment or wrongful termination.	Employment Practices Liability
	An error or omission is made in the administration of the employee benefits program available to my employees, such as improperly providing information or failing to enroll an employee when they're eligible.	Employee Benefits Liability
	I suffer a financial loss because an employee steals money, securities or other property owned by my business.	Employee Dishonesty
	The computers, data and software used in my business need to be repaired or replaced due to a computer virus or power failure, for example.	Electronic Data
	I'm sued because one of my employees was in an accident while using their personally owned vehicle to run an errand for my business such as picking up office supplies or picking up/dropping off mail at the post office.	Hired & Non-Owned Auto
	I'm sued and my Business Owner's Policy doesn't fully cover the amount I'm liable to pay.	Umbrella

COST SAVING OPTIONS

Many of the property coverages offered as optional are also available in cost-effective packages. This approach helps you customize an insurance program that meets your unique needs while giving you good value for your insurance dollar.



Property
Liability
Workers' Comp
Business Auto

IronPoint Insurance Services, LLC® is a licensed insurance agency with the California Department of Insurance, License #OG87821, 530 Technology Drive, Suite 100, Irvine, CA 92618.

Certain coverages vary by state and may not be available to all businesses. All our partners carriers' coverages and services described on this page may be offered by one or more of the property and casualty insurance company or subsidiaries of The Hartford, Travelers, Liberty Mutual, Nationwide, Allstate, AmTrust Financial, Chubb, Berkshire Hathaway GUARD, CNA, Employers, or Market. In CA offered by IronPoint Insurance Services, LLC. (CA license # OG87821) and its member insurance agencies.

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