

COMMERCIAL RISK MANAGEMENT CHECKLIST

For clients of professional advisors to avoid uninsured loss.



Contact Name: _____ Date: _____

Legal Name: _____

DBA(s): _____

Officers With Shares/Ownership Interest: _____

All Current Locations: _____

If you check any of these items, we advise you to refer this information to your insurance agent, broker, CAL Insurance or risk management consultant, professional advisor (CPA or attorney).

General Risks:

We have permanent operations outside the USA

We are considering formation of a joint venture with another firm.

We are planning to acquire another firm -- or divest one of our entities.

We do not have a succession plan for our management / ownership.

We had a recent change in entity/ownership structure or have an upcoming change in the works.

General Liability Risks:

We do not have a written safety and security policy in effect.

We use independent contractors for:

Security

Janitorial service

Construction

Professional services.

Other: _____

We don't have a product recall plan in place

Our general liability policy doesn't include employee benefits liability (EBLI)

CAL Insurance and Associates, Inc.

2311 Taraval Street, San Francisco, CA 94116

Phone: (415) 661-6500 Fax: (415) 661-2254

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Contractual Liability Risks:

We do NOT have a formal process for reviewing contracts.

We do NOT require the following types of suppliers to provide evidence of minimum levels of insurance:

Contractors	Armored car services
Suppliers	EDP services
Service firms	Security services
Consultants	Other: _____

My lease holds me responsible for American Disabilities Act compliance

Other Liability Risks:

We offer professional consulting services for a fee.

We offer professional consulting services without any fee.

We use the following advertising media:

TV	Direct mail
Radio	Internet / Web site
Newspaper	Other: _____
Magazines	

We own, operate, or hire:

Aircraft
Watercraft (including barges or floats)

We do NOT have a company policy regarding business use of employee-owned aircraft or watercraft.

We plan to introduce one or more new products this coming year.

We sell products outside the US.

We have projects outside the United States.

On occasion, we work under a "wrap-up" or owner-controlled insurance program.

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We own -- or plan to own -- vehicles garaged in foreign countries.

We are concerned about the risk of kidnap and ransom in other countries.

Automobile Liability and Physical Damage Risks:

All of our cars are properly registered to our business entity

We have a policy concerning personal use of our company's cars.

Our employees who have company cars purchase individual personal automobile insurance.

Regular Motor Vehicle Record (MVR) reviews/updates of driver list are not routinely ordered

Our employees do-not sign off to authorize our firm's MVR review process

The corporate officers/owners have all their personal vehicles insured through the business entity

Workers' Compensation Risks:

We have hired -- or plan to hire -- employees who reside outside California.

Our partners or corporate officers are included for workers' compensation coverage.

We do not have a formal safety program.

We do NOT conduct pre-employment testing for any of the following:

Physical condition

Alcoholism

Drug abuse

Tendencies toward dishonest acts

Psychological stability

Safety attitude

We use sub-contractors on a frequent basis.

We use leased employees -- or plan to do so.

We employ migrant or seasonal workers.

We do not have a safety manager

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Real and Personal Property Risks:

We own property in areas prone to:

Flood	Sinkholes / subsidence
Earthquake	Volcanic eruption
Windstorm	Avalanche
Mudslide / landslide	Wildfires

We have one or more buildings that, if destroyed:

would not be rebuilt
 would be rebuilt at a different location
 would be rebuilt for a different use or occupancy

Our property includes the following types of property:

Major signage	Antennae
Fences and gates	Bridges
Towers	Tunnels
Transmitting equipment	Piers, wharves, docks

We are planning for renovations, additions, or new construction during the next 12 months.

Other firms hold our inventory on consignment.

Some of our inventory is subject to damage in the event of a power outage, brownout, or power surge.

Our valuable records are NOT stored in fire-resistive receptacles on-premises -- nor on any Internet-based system off-premises.

We have the following types of equipment in significant values at risk:

Photographic equipment	Sports equipment
Electronic equipment (not EDP)	Stamps / coins
Radio receivers / transmitters	Railroad rolling stock
Musical instruments	Tools, dies, patterns, molds
Jewelry / bullion	Furs

We are aware of the replacement cost per square foot

If our building(s) were seriously damaged, we would have to upgrade for building code changes and American Disabilities Act Compliance.

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We plan structural alternations -- or commercial construction projects -- in the next twelve months.

We take possession of personal property of others for storage, repair, transportation, or collateral, etc.).

We rent or lease personal property to others.

Time Element Risks (Loss of Income and/or Extra Expense incurred to keep operation)

It would be absolutely essential for us to resume operations immediately following a catastrophe.

We do not have a business continuity plan

We do not have a disaster preparedness plan

Following a serious loss, it would take longer than 12 months to reopen our business

We have operations that, should a disaster occur, would require evacuation and/or shutdown of our operations.

We depend heavily on one or two major suppliers of raw materials or component parts.

We depend heavily on one, two, or three key customers or distributors to sell our products or services.

If our operations were interruption for an extended period of time, it would require several months for revenue to be restored to its former level because of market share loss, peak season missed, etc.

We have a highly favorable lease at a location where destruction of such location(s) would require a new lease with a significant increase in cost.

I am a franchise; I would lose business if another franchise owner suffered a claim that newspaper/TV/ media picked up on

Transportation Risks:

We transport shipments on our own vehicles -- not by common carrier.

We transport property of others on our own vehicles.

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Mobile Equipment Risks:

We own, rent, lease or borrow equipment of significant value.

We loan or rent equipment of significant value to others.

We plan to purchase major equipment during the next 12 months.

Some of our equipment is used underground.

Information Technology Risks:

We do NOT have any process for duplication of data for off-site storage.

Loss of our IT system would cause an interruption of income.

We do NOT have any measures in place to secure our IT system from access by unauthorized users, hackers, or disgruntled employees.

Environmental Impairment Risks:

We store one or more of the following on our premises:

Pesticides	Paints
Petrochemical products	Other harmful or dangerous chemicals
Batteries	Materials stored in steel industrial (55 gallon) drums
Solvents	Materials stored in fiberglass bulk containers

We have above-ground storage tanks.

We have underground storage tanks.

We do not have an emergency response plan in place.

Crime Risks:

The same person in our firm reconciles bank statements, handles deposits, signs checks, and other duties involving money -- without involvement of others.

Our employees are not required to take an annual vacation.

We do not have a safe or vault for overnight safekeeping of cash, checks, and securities.

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Employment Practices Liability Risks:

We do not have an employee handbook -- including a sexual harassment policy

We have plans for layoffs or staff reduction within the next 12 months.

Some current and / or former employees have employment contracts.

We do not have an internal HR person nor do we have an external HR consultant

Fiduciary Liability Risks:

We have one or more of the following employee benefit plans:

Defined Benefit Pension

Group Life

Defined Contribution (401k)

Short-Term Disability

Defined Contribution (other)

Long-Term Disability

Group Medical

Prepaid Legal

Group Dental

Profit Sharing

Other: _____

Aviation Risks:

We own an interest in one or more aircraft -- or intend to do so in the next 12 months.

We have employees who hold a pilot's license -- and own aircraft that may be used in our business.

We charter aircraft for our business travel purposes.

Watercraft Risks:

We own -- or plan to buy -- one or more of the following types of watercraft:

Pleasure boats / yachts

Freighters

Tugs

Tankers

Fishing boats

Submersibles

Barges

Drilling Rigs

We charter watercraft from others -- or plan to in the next 12 months.

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Intellectual Property Risks:

We have -- or plan to have in the near term -- one or more of the following:

Patents

Registered designs

Trademarks

Copyrights

Unregistered trademarks

Domain names

Trade secrets

Other: _____

Media / Technology / eBusiness Risks:

We do not have a corporate policy addressing employees' use of e-mail, the internet, and other forms of electronic transmission.

We do not have the following security measures in place:

Virus protection

Technical security configuration standards

Firewall

Password management process

Remote connections are secure

Encryption is used to protect sensitive information when transmitted over external networks

Terrorism Risks:

We have major suppliers -- or customers -- who are considered target property for terrorists. or are located adjacent to facilities considered a target for terrorists.

We have no evacuation plan for our facility(ies).

We are not prepared for the possibility that employees or visitors to our facility may be confined there for a period of time following an incident.

We have employees who travel overseas frequently.

We have employees who live and work in other countries.

Please Introduce Me To:

Merger & Acquisition Advisor

IT Consultant

CPA

Crisis Management Consultant

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Business Attorney

Copyright/Trademark/Patent/Intellectual Property Attorney

Risk Management Consultant

HR Consultant

Change Management Consultant

Branding/Marketing Consultant

Public Relations Consultant

Other _____

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