



**HILLIS
ADJUSTMENT
AGENCY, INC**

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COMMERCIAL POLICY RENEWAL CHECKLIST

- **Adequate Coverage Levels:** The business should consider if their insurance policy offers sufficient coverage for the different types of risks associated with their industry.
- **Accurate Employee Headcount:** The business should ensure that their employee count is up to date and accurate, as this can affect their insurance premiums.
- **Risks and Liabilities:** The business should have an understanding of all possible risks and liabilities associated with their business operations and ensure that their insurance policy covers these areas.
- **Changes in Business:** The business should notify their insurer of any changes that have occurred during the year, for example, business growth, changes in business location, new employees, or new assets/ equipment, as these may affect their insurance policy coverage needs.
- **Discounts and Incentives:** The business should inquire about any available discounts or incentives that insurers may offer for renewals, such as bundling policies or implementing risk mitigation and safety measures.
- **Premiums and Deductibles:** The business should review their current premiums and deductibles, and consider whether they are affordable and manageable for the upcoming year.
- **Claim History:** The business should review their claims history and determine if they need to address any concerns or make changes to reduce their risks or liabilities.
- **Legal Compliance:** The business should ensure that their insurance policy complies with all legal requirements and regulations, as noncompliance can lead to legal issues and financial penalties.
- **Understand Policy Exclusions and Endorsement Options:** Familiarize yourself with exclusions in your policy and consider purchasing additional coverage through available Endorsement options to meet your specific needs.

CONTACT HILLIS IF YOU HAVE A CLAIM OR QUESTIONS CONCERNING HOW TO FILE A CLAIM!

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