

Small business coverage

A practical review checklist

Use your actual operations and contracts to prepare a coverage discussion. A checklist does not determine which policies your business must purchase.

Describe how the business operates

- ☐ Identify the business name, state, industry, years operating and proposed coverage start date.
- ☐ Summarize employees, subcontractors, locations, equipment and vehicles. Use broad totals for initial contact.
- ☐ Describe services, products, customer visits, off-site work and any professional advice you provide.
- ☐ Note whether the business handles customer data, accepts online payments or relies on third-party systems.
- ☐ Keep current policy declarations and relevant contract requirements available for a requested private review.
- ☐ Avoid uploading payroll files, tax records, employee identities or an unredacted customer contract in an initial public request.

Ask about each relevant exposure

- [] General liability: what bodily injury, property damage and other claims are included or excluded?
- [] Property and business interruption: which locations, equipment, causes of loss and waiting periods apply?
- [] Commercial auto: how are business-owned, hired and non-owned vehicles handled?
- [] Workers compensation: what state-specific obligations apply to employees and subcontractors?
- [] Professional liability, cyber and employment practices: what work or incidents trigger coverage?
- [] For every quote, compare limits, deductibles, exclusions, endorsements and the actual effective date.

Important context

A business owners policy can combine property and liability coverage, but it typically excludes commercial auto, workers compensation, health, disability and professional liability. Eligibility and the coverage included vary. Ask for a written explanation of gaps rather than assuming one package covers every business risk.

Your next steps

Use this checklist to prepare

- [] Keep a copy of your questions and relevant dates.
- [] Request an explanation of the applicable coverage, exclusions and process.
- [] Share private documents only when specifically requested through an appropriate channel.
- [] Confirm the actual outcome in writing; an information request does not bind insurance, enroll you in a plan or move funds.

Ask OG Insurance HQ

[Open the relevant intake or information page](#)

This guide does not establish product availability, licensing in a particular state, carrier appointments, pricing or eligibility. Confirm these details with the agency and applicable insurer.

Official references

[NAIC small business insurance](#)

References reviewed October 13, 2026. Rules and product terms can change. Use the linked official pages and current policy or plan documents for the latest information.