



## General Liability Insurance Worksheet

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### Coverage Overview

Coverage Type	What It Covers
Bodily Injury	Physical injury to third parties caused by business operations
Property Damage	Damage to third-party property due to your business operations
Personal & Advertising Injury	Libel, slander, copyright infringement, and similar offenses
Medical Payments	Minor medical expenses regardless of liability
Products & Completed Operations	Injuries or damages caused by products sold or work completed
Damage to Rented Premises	Fire damage to rented premises caused by your business
Premises Liability	Incidents occurring on your business property

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### How General Liability Insurance Is Rated

Rating Basis	Common For	Measured By
Gross Sales	Retail, wholesale, professional services	Total annual sales
Payroll	Contractors, construction trades	Total employee payroll and subcontractor costs
Area (sq. ft.)	Lessor's Risk Only (LRO)	Total square footage of rented/owned space

**Additional Rating Factors:**

- Business Classification (Industry Type)
  - Location/ZIP Code
  - Years in Business
  - Claims/Loss History
  - Subcontractor Usage & Insurance
  - Limits of Liability Requested
  - Coverage Enhancements or Endorsements
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### **General Liability Quote Checklist**

#### **Florida Business Insurance Solutions Inc.**

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#### **Required Info**

- ☐ Business Name and DBA
- ☐ Business Address (including physical and mailing)
- ☐ Years in Business / Owner's Experience
- ☐ Detailed Description of Operations
- ☐ Gross Annual Sales
- ☐ Annual Payroll (Employees + Subcontractors)
- ☐ Number of Employees
- ☐ Subcontractor Usage (Y/N) and Certificate of Insurance (COI) Status
- ☐ Current Insurance Carrier and Expiration Date
- ☐ Loss History (Last 3–5 Years, if applicable)
- ☐ Coverage Limits Requested (e.g., \$1M/\$2M standard)

✓ **Required Info**

- ☐ List of Additional Insureds or Waiver of Subrogation Requirements
  - ☐ Any Unusual Exposures (e.g., hazardous materials, overseas products)
  - ☐ Copy of Current Policy (optional but helpful)
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