



# Florida Business Insurance Solutions Inc

Simplifying Insurance For Florida Business

Call Us Today at 561-451-6527

## Florida Business Insurance Checklist

### Business Information Needed

- ✓ Business name
- ✓ Industry
- ✓ Number of employees
- ✓ Office/Business location(s)
- ✓ Use of vehicles for business?
- ✓ Handling customer data or payments online?
- ✓ Own or lease your commercial property?

### Required Insurance for Most Florida Businesses

Coverage Type	Required For:	In Place?
<b>Workers Compensation</b>	4+ Employees or 1 in construction	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Commercial Auto</b>	Business vehicles	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Professional Liability (E&amp;O)</b>	Service-related errors or negligence	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Recommended Insurance for Most Businesses

Coverage Type	What It Covers	In Place?
<b>General Liability</b>	Customer injuries, property damage, legal defense	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Commercial Property</b>	Buildings, inventory, equipment	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Business Interruption</b>	Lost income during closures (e.g. hurricanes)	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Cyber Liability</b>	Data breaches, cyberattacks, ransomware	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Professional Liability (E&amp;O)</b>	Service-related errors or negligence	<input type="checkbox"/> Yes <input type="checkbox"/> No


### Policy Review Checklist

- ✓ When was your last policy review?
  - ✓ Is your coverage amount up to date? ☐ Yes ☐ No
  - ✓ Do you have industry-specific endorsements? ☐ Yes ☐ No
  - ✓ Have you added or removed employees recently? ☐ Yes ☐ No
  - ✓ Have you made property improvements or moved locations? ☐ Yes ☐ No
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 **Need Help?**

## Florida Business Insurance Solutions

Let us review your policies and help you get fully covered—without overpaying.

 (561) 451-6527

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