



# Small Business Insurance Checklist

Running a business means expecting the unexpected. Use this checklist to make sure you're covered against the most common small business risks.

## 1 . Protect Your Customers

- ☐ General Liability Insurance

Covers accidents like slip-and-falls and property damage caused to others.

→ Ask yourself: *If a customer gets hurt on-site, can I afford the bills?*

## 2 . Cover Your Professional Services Products

- ☐ Professional Liability Insurance

Protects you if a client claims your work caused a loss, injury, or error.

→ Ask yourself: *If I made a mistake today, would it cost me my business?*

- ☐ Product Liability Insurance

Covers your business if your products cause harm to customers.

→ Ask yourself: *Could my products accidentally hurt others?*

- ☐ Liquor Liability Insurance

Protects your business if your alcohol service causes an accident.

→ Ask yourself: *Do I serve, sell, or provide alcohol as part of my operations?*

## 3 . Safeguard Your Staff and Stuff

- ☐ Inland Marine Insurance

Protects your movable business property if lost or stolen.

→ Ask yourself: *How badly would it set me back if my tools were stolen?*

- ☐ Workers' Compensation Insurance

Protects your employees if they get injured while working for you.

→ Ask yourself: *Does my state require workers' compensation? (Usually yes.)*

## 4 . Defend Against Digital Threats

- ☐ Cyber Liability Insurance

Helps your business recover from cyberattacks (like a data breach).

→ Ask yourself: *Do I accept payments or store client information online?*

## 5 . Review Regularly

- ☐ Annual Policy Review

Revisit your coverage every year or if you make a change to your services, products, or operations.

→ *Your business grows. Your protection should too.*

Ready to review your insurance? Insurance Canopy can identify your coverage gaps and build the right protection plan for your small business. [Contact us](#) — we'd love to help!