



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!