

六、保單檢視表

Insurance Checklist

For exposures that are to be insured, each of the following points should be considered carefully on the basis of the facts developed by the Risk Analysis Questionnaire. An affirmative answer to any question indicates to possible need for improvement in either coverage or rating.

A. PROPERTY DAMAGE EXPOSURES

1. *Is Any Basic Form of Property Damage Protection Needed But Not Carried?*

- (1) Direct damage to owned BUILDINGS AND CONTENTS
- (2) CONSEQUENTIAL LOSS resulting from damage to property
- (3) Direct-damage to PROPERTY OF OTHERS
- (4) Direct damage to PROPERTY IN TRANSIT

2. *Is Any Insured Exposure Not Adequately Covered?*

Owned Buildings and Contents

(1) If any policy is written with a coinsurance clause, is the total amount of insurance less than required by the coinsurance clause?

(2) Is the total amount of insurance on any item less than its insurable value?
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(3) Do contents values fluctuate appreciably?

(4) Are any locations uninsured?

(5) Are any policy conditions or warranties being violated?

(6) Can basic fire coverage be broadened to include other perils?

(7) Is there an automatic sprinkler system at any premises?

(8) Is the property subject to a water damage loss?

(9) Are there any steam boilers, pressure vessels, machinery, airconditioning, or refrigerating equipment?

(10) Should "sonic boom" coverage be recommended?

(11) Are there any radioactive materials on the premises?

(12) Are any buildings under construction or any contemplated?

(13) Are any alterations or additions being made to present buildings?

(14) Should demolition coverage with, or without, "increased cost of construction" (sometimes known as "contingent liability from operation of building laws") be recommended?

- (15) Should replacement cost be recommended?
 - (16) Is there any plate glass?
 - (17) Is any property, such as dies, patterns, or molds owned by the Insured not covered?
 - (18) Are improvements and betterments not properly insured?
 - (19) Is Insured eligible for the Office Contents Special Form?
 - (20) Is Insured eligible for a commercial property policy?
 - (21) Would a scheduled property floater provide better coverage on any contents items?
 - (22) Is any merchandise sold on deferred payments, partial payments, installments, or conditional sales agreements?
 - (23) Should one of the "selling price" clauses be attached?
 - (24) Should the brand and label clause be recommended?
 - (25) Can any other forms be attached to improve the coverage?
- Consequential Exposures*
- (26) Are the amounts of insurance under the business interruption. Extra expense, or rents policies insufficient?
 - (27) Is business interruption, extra expense, or rents coverage needed at. Any additional location?
 - (28) Would extra expense insurance provide better coverage than business interruption insurance?
 - (29) Are both business interruption and extra expense insurance needed?
 - (30) Are any other business interruption endorsements needed such as demolition and increased time to rebuild, off-premises power. Extended period of indemnity, specified time to replace?
 - (31) If a sprinklered risk, should sprinkler leakage business interruption, extra expense, or rents insurance be recommended?
 - (32) Is there a business interruption, extra expense or rental value exposure from water damage?
 - (33) Is there a business interruption exposure from explosion or "breakdown" of boilers, pressure vessels, machinery, airconditioning or refrigerating equipment?
 - (34) Is contingent business interruption insurance needed?
 - (35) Should present rental policies be extended to provide broader coverage, such as demolition and premium adjustment?
 - (36) Are any buildings under construction with all or part being leased in advance of completion?
 - (37) If heating or refrigerating equipment is disabled, would a consequential spoilage loss ensue?

Property of Others

(38) Does Insured carry property of others on his own vehicle for which he is liable as a common carrier or contract carrier?

(39) Does Insured rent or lease the premises he occupies?

Property in Transit

(40) Does Insured now have a transportation policy?

(41) Does Insured now have a parcel post policy?

(42) Does Insured now have a registered mail policy?

(43) Does the Insured need any other form of inland marine insurance?

3. Is Any Property Damage Policy Improperly Written?

(1) Is any policy or endorsement not properly countersigned?

(2) Are policy declarations incorrect or inadequate?

(3) Is there any duplication of coverage between policies?

(4) Are the forms covering the same property not concurrent?

(5) Is the extended coverage endorsement (and vandalism and malicious mischief endorsement) attached to some but not all policies insuring the same property?

(6) Should either a specific, schedule, or blanket form be recommended in lieu of the present form?

4. Are Any Premium Economies Possible?

Buildings and Contents

(1) Is it possible to reduce the fire rate based on a new rate analysis?

(2) Has there been a recent rate reduction affecting any policy for which the Insured is entitled to a refund?

(3) Is there an error in the rate or premium on any policy that penalizes the Insured?

(4) If average rate applies, would it be advantageous to request a re-rating?

(5) Are any one-year policies eligible for three-year or five-year terms?

(6) If contents of more than one building are insured, is it practical to suggest moving highvalued contents to lowrated locations?

(7) Are there any items now insured at contents rates that could be insured at the lower building rates?

(8) If coverage is now written with a coinsurance clause, is the total amount of insurance on any item considerably more than that required by the coinsurance clause?

(9) If coinsurance clause applies, are foundations and underground piping covered?

(10) Is the amount of insurance on any item in excess of present-day values?

(11) If policy is now written without a coinsurance clause, would changing from a "flat" to a coinsurance basis advantageous?

(12) Is it possible to combine coverages with other firms under the same ownership, management, and control?

(13) Is any policy subject to schedule rating credits which have not been allowed?

(14) Is expense modification applicable and should it be applied?

(15) Would it be advantageous to combine property coverages in a commercial account type plan?

(16) Would it be advantageous to combine property coverages in a "package policy?"

(17) Is the client eligible for any of the following special rating plans?

- a. public and institutional property plan?
- b. Manufacturers output policy?
- c. Multiple location rating plan-excluding stock?
- d. Multiple location rating plan-including stock?
- e. Premium and dispersion credit plan?
- f. Large deductibles?
- g. Factory insurance association?

Consequential Loss

(18) Does the amount of business interruption insurance carried exceed the Insured's needs?

(19) Does the coverage afforded under any rent policy duplicate coverage afforded under the business interruption policy?

(20) Can monthly limits be changed on extra expense policies to reduce rates?

B. CRIMINAL LOSS EXPOSURE

1. Is Any Basic Form of Criminal Loss Protection Needed But Not Carried?

- (1) Dishonesty insurance
- (2) Burglary-safe or premises
- (3) Robbery-inside and outside premises
- (4) Check forgery and alteration

2. Is Any Insured Exposure Not Adequately Covered?

(1) Is the amount of any coverage inadequate for needs of risk?

(2) Is any branch or secondary location now uninsured under any existing form of coverage?

(3) Has any safe, premises, messenger, or group of employees been omitted from any coverage.

(4) Should a broad form "package" crime policy be recommended?

(5) Is it possible to provide a better combination of crime protections?

(6) Should automatic coverage for additional locations or messengers be added to any existing crime protection?

(7) Should any protection be changed to a blanket basis?

(8) Should any subsidiary or allied firm be added to any coverage?

(9) If blanket fidelity coverage is now carried, should you recommend specific ex-

cess indemnity or change to a different form?

(10) Should burglary or robbery loss of profits in processed goods be insured?

(11) Is burglary or robbery protection limited by failure to maintain described protective devices?

(12) Are undistributed payroll funds unprotected for burglary or robbery loss?

(13) Should any burglary or robbery coverage be extended to include show windows?

(14) If merchandise includes jewelry, should the open stock burglary limit be increased?

(15) Should vandalism or malicious mischief be added to open stock burglary protection?

(16) Should consequential damage be added to open stock burglary protection?

(17) Should mercantile open stock burglary protection be extended to cover robbery of a building watchmen, janitor, or porter?

(18) Should mercantile open stock coverage be extended to include theft?

(19) Should safe burglary protection be extended to include cash register, cash drawer, or keylocked safe?

(20) Should forgery protection include personal checking accounts of officers or members of the firm?

(21) Is the existing forgery protection furnished free with a check-writing machine?

(22) Should credit card forgery protection be recommended?

(23) Should accounts receivable protection be recommended?

(24) Should valuable papers protection be recommended?

(25) Should armored car and messenger shipments "all risks" protection be recommended?

(26) Should money and securities destruction protection be recommended?

3. *Is Any Crime Policy Improperly Written?*

(1) Are any policy declarations incorrect or inadequate?

(2) Is any policy or endorsement not properly countersigned?

(3) Is there any duplication of crime coverage between policies?

(4) Is it possible to provide increased protection for the premium charged?

(5) Are criminal loss policies written in different companies?

4. *Are Any Premium Economies Possible?*

(1) Are rates, classifications, or premiums incorrect on any policy?

(2) Should any one-year policies be written for three years?

(3) Should experience rating credit be applied to any protection?

(4) Is the premium for any protection large enough to qualify for expense modification?

(5) Should a schedule rating credit be allowed on any coverage?

(6) Should a commercial account-type plan be used for any protection?

- (7) Should the comprehensive crime multi-peril program be used for any protection?
- (8) Would the use of a "deductible" be practical on any protection?
- (9) May any coverage be combined with coverage of other firms under same ownership, management, and control?
- (10) Could certain employees be excluded from the fidelity protection?
- (11) Does any qualified protective device exist for which no premium discount has been allowed in existing burglary or robbery protection?
- (12) Should burglary or robbery coverage be limited to securities or checks only?
- (13) Should an excess insurance discount be recommended for burglary or robbery protection?
- (14) Should a "premises closed" discount be allowed on burglary or robbery protection?
- (15) If there are substantial variations in amounts of money and securities on hand during the year, should the burglary or robbery coverage be adjusted accordingly?
- (16) Does the risk qualify for paymaster burglary or robbery protection written on an audit basis?
- (17) Should nonowned property be excluded from the burglary or robbery protection?
- (18) If any insured premises are open 24 hours a day, can the premium for safe burglary protection be reduced?
- (19) If two affiliated concerns use the same safe but carry separate policies, should a single safe burglary policy be recommended?
- (20) Would the purchase of a burglar-proof safe prove economical?
- (21) If high values are kept in high-rated safes, can the safe burglary premium be reduced by recommending a change?
- (22) Should divided cover basis be applied to open stock burglary protection?
- (23) Is the exclusion of protection for "forcible exit" damage feasible in the open stock burglary protection?
- (24) Would the use of armored car service reduce the amount of money and securities exposed to robbery loss?
- (25) Would exclusion of forgery protection by employees be feasible?

C. AUTOMOBILE EXPOSURES

1. *Is Any Basic Form of Automobile Protection Needed But Not Carried?*

- (1) Basic, comprehensive auto, or comprehensive liability coverage
- (2) Nonowned and hired
- (3) Physical damage (fire, theft, collision, miscellaneous coverages)
- (4) Automobile dealers' physical damage coverage
- (5) Garage keepers' legal liability
- (6) Garage liability

2. Is Any Insured Exposure Not Adequately Covered?

- (1) Are any liability limits inadequate or nonconcurrent?
- (2) Are any automobiles now uninsured?
- (3) Is "use of other autos" coverage needed by partners, executives, or directors?
- (4) Are any insured automobiles used for towing or hauling special equipment?
- (5) Are Insured's trucks used to transport employees or others to outings, baseball games, etc.?

(6) Are Insured's trucks or private passenger cars rented to others?

(7) Does Insured hire automobiles from others?

(8) Does Insured engage public truckmen or independent hauling contractors?

(9) Are Insured's vehicles loaned to others or does insured borrow vehicles from others?

(10) Is Insured's carrier not presently licensed in all states and Canadian provinces having financial responsibility laws?

(11) Is Insured's present carrier unable to provide bail or release of attachment bonds?

(12) Is present insurance company's operation confined to a limited territory?

(13) Should medical payments coverage be recommended?

(14) Should "occurrence" be recommended for bodily injury and property damage coverage?

(15) Should an umbrella policy be recommended?

(16) Does the Insured have uninsured foreign operations?

(17) Does the Insured have a nuclear energy liability exposure?

3. Is Any Automobile Policy Improperly Written?

(1) Is any policy declaration incorrect inadequate?

(2) Is any policy or endorsement not properly countersigned?

(3) Do printed terms or conditions of the policy unduly restrict coverage?

(4) Is any vehicle improperly classified as to territory in which it is principally garaged? (Question refers to breach of warranty, not to rate.)

(5) Is auto bodily injury, property damage, and physical damage insurance carried in more than one company?

4. Are Any Premium Economies Possible?

(1) Are any rates, classifications, territories, or premium estimates in correct?

(2) If Insured's operations are seasonal, should coverage be suspend on vehicles laid up for extended periods?

(3) Should deductible property damage be recommended?

(4) Should deductible bodily injury be recommended?

(5) If commercial coal or fuel oil delivery vehicles are insured, should endorsement excluding damage to customers premises be recommended?

(6) Can experience rating, schedule rating, or the fleet plan be used to reduce the bodily injury, property damage, or physical damage premium?

(7) Is the Insured eligible for any other special rating plan?

(8) Is expense modification applicable and should it be applied?

(9) Would it be advantageous to combine the automobile coverage in commercial account type plan?

(10) Is it possible to combine client's coverages with other firms under the same ownership, management, and control?

D. OTHER LEGAL LIABILITY AND WORKMEN'S COMPENSATION EXPOSURES

1. *Is Any Basic Form of Liability Protection Needed But Not Carried?*

(1) Public liability-premises and operations-elevators

(2) Products liability

(3) Completed operations liability

(4) Contractual liability (assumed)

(5) Protective liability

(6) Professional liability (malpractice)

(7) Workmen's compensation and/or employer's liability

2. *Is Any Insured Exposure Not Adequately Covered?*

(1) Are liability limits carried either inadequate or nonconcurrent?

(2) Are any locations, operations, or elevators now uninsured?

(3) Is property damage coverage omitted from any policy?

(4) Is elevator collision coverage omitted from liability policy?

(5) If not presently carried, should you recommend a comprehensive liability policy?

(6) Is personal liability coverage needed by partners, executives, or directors?

(7) Should any holding company, subsidiary, or other interest be named as additional Insured in liability coverages?

(8) If Insured conducts exhibits away from premises, is coverage change needed?

(9) Does sponsorship of any athletic team create any uninsured liability?

(10) Are aircraft or watercraft owned or used in any manner?

(11) Should medical payments coverage be recommended?

(12) Does any "incidental" products liability hazard exist?

(13) Should "broad form" property damage coverage be recommended?

(14) Should the liability coverage be extended to include "personal injury"?

(15) Does policy fail to provide automatic coverage?

(16) Should coverage for errors and omissions in the administration of employee benefit programs be recommended?

- (17) Is any uninsured liability being created by property loaned or rented?
- (18) Does Insured use hand trucks, pushcarts, etc., or teams away from premises or rent these to others?
- (19) Does the Insured use mobile equipment?
- (20) Should directors' and officers' liability coverage be recommended?
- (21) Should an umbrella policy be recommended?
- (22) Does the Insured have a nuclear energy liability exposure?
- (23) If Insured's premises are in greater New York, should water damage or sprinkler leakage liability insurance imposed by law be recommended?
- (24) Should fire damage legal liability coverage be recommended?
- (25) Does the Insured have any uninsured foreign operation?
- (26) Does the Insured manufacture, distributes, sell, or serve alcoholic beverages, or is he an owner or lessor of premises used for these purposes?

Compensation and Employer's Liability

- (27) Is "all states" endorsement needed?
- (28) If employees go aboard boats or docks, does policy provide proper coverage?
- (29) Should employer's liability limits under the compensation policy be increased?
- (30) Is there a reason to recommend voluntary compensation?
- (31) Is any existing occupational disease hazard now uninsured?
- (32) Should extra-statutory medical coverage be recommended?
- (33) Should principal's protective liability coverage be recommended?
- (34) Is the Insured in violation of law relating to employment of minors?

3. Is Any Liability Policy Improperly Written?

- (1) Are policy declarations on any contract incorrect or inadequate?
- (2) Is any policy or endorsement not properly countersigned?
- (3) Is there any duplication of liability coverage between policies?
- (4) Is territorial scope of coverage on any policy unnecessarily restricted?
- (5) Does liability coverage exclude injury to agents of Insured?
- (6) Are any products of Insured consumed or used by the public on his premises?
- (7) Is installation away from premises excluded?
- (8) Does Insured park automobiles of others on his premises?
- (9) Does Manufacturer's and Contractor's policy exclude accidents caused by persons not included in wage and premium computation?
- (10) Does Manufacturer's and Contractors' policy fail to cover hazards incident to "loading and unloading"?
- (11) If manufacturer, should products liability carry a vendor's endorsement?
- (12) Has products liability been restricted to certain specified products only?
- (13) Has contractual coverage been restricted to certain specified contracts only?
- (14) Does liability policy exclude accidents caused while elevators are undergoing

repair?
(15) Are liability coverages (including compensation) now placed with more than one company?

(16) Does present liability policy exclude coverage for Insured's loss of wages at hearings or trials?

4. Are Any Premium Economies Possible?

(1) Are rated, classifications, or premium estimates incorrect on any liability or compensation policy?

(2) Should any one-year policies be written for three years?

(3) Is mobile equipment coverage provided in the automobile policy?

(4) Is it possible to combine client's coverages with other firms under same ownership, management, and control?

(5) Is any policy entitled to experience or schedule rating credit which has not been allowed?

(6) Is client eligible for special rating plan such as premium discount, retrospective rating, or participating?

(7) Is expense modification applicable and should it be applied?

(8) Would it be advantageous to include liability coverage in commercial account-type plan?

(9) Would it be advantageous to combine liability coverage in a "package policy"?