

Your insurance agent checklist



FLORIST

Your florist business is different from any other business out there, so you deserve an insurance plan that fits your unique needs. Take this checklist with you when you're talking to any insurance professional to make sure all of your concerns are addressed.

Do you offer the following coverages for florist shops?

- Professional Liability/Misdelivery Coverage
- Spoilage Coverage
- Equipment Breakdown Coverage
- Accounts Receivable Coverage
- Business Auto Coverage, including hired and non-owned
- Dependent Property Coverage
- Peak Season Coverage
- Loss of Income Coverage
- Dependent Properties Coverage
- Utility Services Coverage

Do you also offer the following coverages?

- Business Property Coverage
- Business Liability Coverage
- Business Umbrella Coverage
- Business Crime Coverage
- Sign Coverage
- Employee Dishonesty Coverage
- Employment-Related Practices Coverage
- Workers Compensation
- Inland Marine Coverage

I have concerns specific to my business. (Add them below.) Can you cover them?

Questions to ask your agent.

- Do you have loss control services and/or information for florists?
- Is claims service available 24/7?
- What do I need to do if I have to submit a claim?
- Are your claims professionals specially trained to handle florist insurance issues?
- What do you think is my biggest insurance need?
- I grow my own nursery stock. Do you offer coverage for this?
- Do you offer coverage for floral delivery?
- As an insurance agent, are you a member of any business associations (*i.e. Small Business Administration, Chamber of Commerce*)?
- How many florist shops does your agency write?
- Do you have any florist referrals that I can contact?
- Are there any special discounts or features available to me as a business owner?
- What's your company's financial rating?

Notes:

Agent name _____

Work phone number _____

Cell phone number _____

Address _____

E-mail _____

