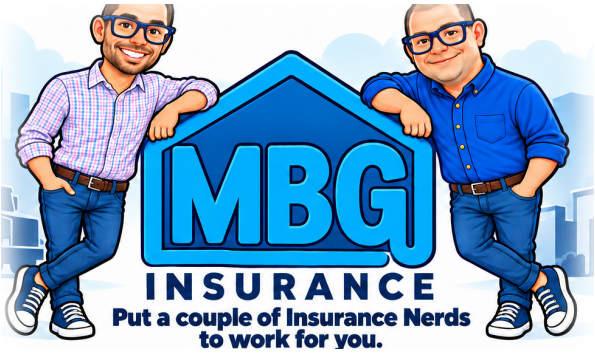


COMMERCIAL LANDLORD QUOTE CHECKLIST

Lessor's Risk Only Insurance Checklist

For owners who lease commercial buildings to tenants. Page 1 covers your business, leases and coverage needs. Page 2 is a schedule for up to five buildings. **Missing a few items? Call anyway.**

1 Owner & Entity

- ☐ Owner name exactly as it appears on the deed (LLC, trust or individual)
- ☐ Mailing address and FEIN
- ☐ Years owning commercial property
- ☐ Mortgage company name and loan number for each building

2 Leases & Tenants

- ☐ Insurance section of each lease
- ☐ Who maintains the parking lot, sidewalks and snow removal
- ☐ Tenant certificates naming you as additional insured
- ☐ Annual rental income for each building

3 Coverages You Want Quoted

*Check what you'd like included. The bottom row is **commonly forgotten** on lessor's risk policies.*

- ☐ Building (replacement cost)
- ☐ Loss of rental income
- ☐ General liability
- ☐ Umbrella
- ☐ Ordinance or law
- ☐ Flood
- ☐ **Water and sewer backup**
- ☐ **Signs**
- ☐ **Equipment breakdown**

4 Insurance History

- ☐ Current policy declarations pages
- ☐ 5 years of loss runs (claims history)
- ☐ Current policy expiration date
- ☐ Recent appraisals or building inspections, if you have them

5 Quick Questions

	YES	NO
Any vacant buildings or units?	☐	☐
Any tenants with cooking, auto repair, a bar or manufacturing?	☐	☐
Do tenants carry their own liability insurance?	☐	☐
Any buildings more than 40 years old?	☐	☐
Any past fire, water or roof claims?	☐	☐

Nerd tip: Put your property in the same name that's on the deed. If an LLC owns the building but the policy is in your personal name, claim checks and liability protection can get messy.

Ready for a quote? Let's talk.

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LESSOR'S RISK INSURANCE CHECKLIST

Building Schedule

One column per building. More than five buildings? Make a copy of this page or send us a spreadsheet.

Building details	Building 1	Building 2	Building 3	Building 4	Building 5
Building address					
City, state, ZIP					
Year built					
Construction (frame, masonry, steel)					
Number of stories					
Square footage					
Occupancy (tenant business type)					
Number of units or tenants					
Percent vacant					
ROOF & UPDATES					
Roof age (years)					
Roof material (shingle, metal, flat)					
Year electrical updated					
Year plumbing updated					
Year HVAC updated					
PROTECTION & VALUES					
Sprinklers or fire alarm (Y/N)					
Basement (Y/N)					
Building replacement value	$	$	$	$	$
Annual rental income	$	$	$	$	$

Call the Office Nearest You

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(417) 773-7822

Oak Grove, MO
(816) 690-2640

Bentonville, AR
(479) 350-6862