



Insurance Coverage Worksheet

This worksheet gathers important information about your insurance policies to track your existing coverage and identify gaps. Customize this worksheet to fit the needs of your organization and consider filling one out for each building in your organization's portfolio. Make copies of your policies and attach them to this worksheet.

Law and Ordinance			
Building name		Address	
Coverage <input type="checkbox"/> in place	Offers protection if a building is partially or completely destroyed and must be rebuilt under current laws and building ordinances. Coverage addresses: <ul style="list-style-type: none">• Loss to undamaged portion of building if required to be demolished by local ordinance.• Cost of demolition.• Increased cost of construction to comply with building codes.		
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

Business Interruption Coverage			
Building name		Address	
Coverage <input type="checkbox"/> in place	Coverage can be provided for the additional time required to repair the property due to enforcement of building, zoning or land use laws or ordinances. Discuss coverage of loss of rents associated with business interruption.		
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			



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Environmental Coverage			
Building name		Address	
Coverage <input type="checkbox"/> in place	Covers impaired assets for property damage, removal of pollutants or liability from property damage and/or bodily injury caused by mold, sick building or legionella.		
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

Loss of Income			
Building name		Address	
Coverage <input type="checkbox"/> in place	Coverage for loss of income (rents) as a result of a direct covered loss. Has your coverage been extended to address the following? <ul style="list-style-type: none">• Extra Expense – additional expenses required to continue operations after a disaster.• Civil Authority – if denied access to your property by a government authority.• Extended Period of Indemnity – extends business income coverage until you return to normal operations.• Off-Premises Utility Interruption – when the utilities that support your property incur damage.		
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			



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Property Insurance			
Building name		Address	
Coverage <input type="checkbox"/> in place	Covers "first party" losses, such as damage to buildings or loss of personal property or equipment. Discuss damages resulting if sewer or power loss occurs.		
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

Equipment Breakdown			
Building name		Address	
Coverage <input type="checkbox"/> in place	Coverage for your electrical, mechanical and HVAC equipment, engines, pumps, compressors, etc.		
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

General Liability			
Building name		Address	
Coverage <input type="checkbox"/> in place	To protect against liability. Coverage should be extended to include bodily injury from the operation of building HVAC equipment (carbon monoxide).		
Policy No.		Expiration date	
Coverage maximum		Deductible	
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National Flood Insurance Program			
Building name		Address	
Coverage <input type="checkbox"/> in place	Specific insurance coverage against property loss from flooding. The National Flood Insurance Program is underwritten by FEMA. To determine risk factors for specific properties, insurers will often refer to maps that denote lowlands and floodplains susceptible to flooding. Basic coverage for losses is \$250,000 for residential facilities and \$500,000 for commercial facilities. Multifamily properties are considered commercial.		
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			

Excess Flood Insurance coverage			
Building name		Address	
Coverage <input type="checkbox"/> in place	NFIP policies pay a maximum of \$250,000 to \$500,000 for losses. For some multifamily properties, the maximum coverage limit is not enough. Excess Flood Insurance may offer coverage above these limits.		
Policy No.		Expiration date	
Coverage maximum		Deductible	
Notes			