

## Commercial Insurance Audit Checklist

When was your last evaluation of risk?

Have you checked your declaration to insurer is still valid?

Do you comply with your duty of disclosure and fair presentation of risk?

When was the last valuation for your sums insured?

Who carried out the validation of your risk exposure; yourselves or a Professional firm?

When was the last review of H & S Documents, Procedures & RA's carried out?

Are the training records for staff up to date?

Do you need all the sections on your policy?

Do you need to add any extra types of cover?

Do you understand how your policy works?

Have you spoken with your broker about developments in the insurance market?

This list is not exhaustive but shows the main items to think about when reviewing your insurance arrangements.