

Marketing Consultant Insurance Buying Worksheet

HOW TO USE THIS WORKSHEET

Work through the same seven decisions as the online checklist. Record the details you will use when you request quotes so every insurer sees the same version of your marketing consulting business.

1. Identify the Coverage You're Required to Carry

Separate legal or contract requirements from coverage that is simply recommended. Record the source so you can verify each requirement before you buy.

QUICK BUSINESS FACTS

State(s) where your business operates	Number of employees
Largest client type: small business / agency / enterprise	Do you work under MSAs or vendor agreements? Yes / No
Do clients require proof of insurance? Yes / No	Do clients ask to be added as additional insureds? Yes / No

REQUIREMENTS THAT MAY APPLY

☐ State workers' compensation requirement	☐ Minimum liability limits in an MSA or contract
☐ Client-required professional liability	☐ Additional insured requirement
☐ Client-required general liability	☐ Cyber insurance required by a client

RECORD EACH REQUIREMENT FROM THE SOURCE

Source	Coverage required	Required limit / wording	Who requires it	Needed by

QUESTION TO RESOLVE BEFORE QUOTING

Which requirements am I still unsure about, and who can confirm them?

2. Map Your Business Risks to Coverage Types

Connect realistic problems in your day-to-day work to the policy that could respond. Mark anything you still want an insurer to clarify.

RISK MAP

What could happen?	Coverage to consider	Need it? Yes / No / Ask	What I still need to confirm
A client claims your recommendations caused a financial loss	Professional liability		
Someone gains access to a client system through your login	Cyber insurance		
Confidential client data is exposed while you handle it	Cyber insurance		
You damage property while working at a client location	General liability		
An employee is injured while working	Workers' compensation		
Fire or theft damages laptops or production equipment	Commercial property		

ADD RISKS UNIQUE TO YOUR PRACTICE

Service or exposure	What could go wrong?	Coverage to ask about	Question for insurer

RISKS THAT STILL DO NOT HAVE A CLEAR ANSWER

Write down any scenario where you still cannot tell which policy would respond. Bring the same question to every insurer.

3. Set Limits Around the Work You Take On

Use your contracts and the size of a realistic loss to decide how much protection you need. Avoid choosing higher limits automatically just because they are available.

EXPOSURE SNAPSHOT

Question	Your answer
Largest client contract value	
Largest annual marketing budget tied to your work	
Largest client-required liability limit	
Approximate replacement value of business equipment	
Highest-value project you expect to take on this year	

LIMITS AND DEDUCTIBLES TO COMPARE

Coverage	Client / legal minimum	Limit I want quoted	Deductible	Do defense costs reduce the limit?
Professional liability				
General liability				
Cyber insurance				
Commercial property				

WHEN WOULD I NEED MORE COVERAGE?

Note the client, contract, project or exposure that would justify increasing a limit. Use a real reason instead of guessing.

4. Research Providers Before Requesting Quotes

Screen insurers for the way you actually work before you spend time on applications. Keep only providers that can meet your non-negotiables.

MY NON-NEGOTIABLES

Requirement	My answer
Professional liability must cover	
Cyber coverage needed? Yes / No	
Highest liability limit I need	
International client work? Yes / No	
Need online COIs or policy changes? Yes / No	
Need several coverages from one provider? Yes / No	

PROVIDER SCREENING

Screening question	Provider A	Provider B	Provider C
Do you cover the marketing services I described?			
Does professional liability cover my main services?			
Can you meet my required limits?			
Is cyber coverage available for the systems or data I handle?			
How do I request or update a COI?			
Can I add or remove coverage as my business changes?			
Who handles coverage questions after I buy?			

PROVIDERS THAT MOVE FORWARD

Keep only providers that meet your non-negotiables. Note any conditions or limitations you need to remember.

5. Compare Quotes Using the Same Terms

Hold your business details and requested limits constant so price differences mean something. If one quote looks unusually cheap, find out what changed.

INPUTS TO KEEP THE SAME ON EVERY QUOTE

☐ Same description of marketing services	☐ Same deductibles
☐ Same revenue / client profile	☐ Same requested endorsements
☐ Same coverage limits	☐ Same employee count

QUOTE COMPARISON

Comparison point	Quote A	Quote B	Quote C
Monthly premium			
Annual premium			
Professional liability limit / deductible			
General liability limit / deductible			
Cyber limit / deductible			
Commercial property limit			
Important sublimits			
Missing endorsements			
Major exclusions			
Fees / payment charges			

WHY IS ONE QUOTE CHEAPER?

Write down what changed before you call the lowest-priced quote the better deal.

6. Review Your Policy Before Buying

Read the policy against the marketing work you actually perform. Use this page to catch a gap before you pay rather than after a claim.

POLICY CHECKS FOR MARKETING CONSULTANT WORK

Check	What the policy says	Question / action
Are all the marketing services I perform covered?		
Professional liability retroactive date		
Copyright / trademark-related coverage		
Work performed by freelancers or subcontractors		
Cyber incidents involving client systems		
International work / where claims can be filed		
Important exclusions		
Cancellation and renewal terms		

FINAL QUESTIONS BEFORE YOU BIND

☐ Does this policy cover the work I actually do?	☐ Does the policy satisfy my key client requirements?
☐ Do I understand the exclusions that matter most?	☐ Do I know who to contact if I need a change or have a claim?

QUESTIONS I STILL NEED ANSWERED

Write down anything that is still unclear and get the answer in writing before you purchase the policy.

7. Reassess Coverage as Your Business Changes

Review coverage whenever your business changes - whether you expand, scale back, specialize or simply start working differently.

CHANGES THAT SHOULD TRIGGER A REVIEW

☐ Hire employees or reduce headcount	☐ Move into or out of an office
☐ Add or stop offering a marketing service	☐ Buy or sell expensive business equipment
☐ Take on larger or smaller client accounts	☐ Start or stop using freelancers regularly
☐ Begin or stop handling sensitive client data	☐ Enter or leave international markets

WHAT CHANGED AND WHAT SHOULD I REVISIT?

Business change	Coverage / limit affected	What I need to do	Effective date

POLICY REVIEW RECORD

Record	Your answer
Selected provider	
Policy start date	
Next planned review date	
Next business change I'm watching for	

NOTES FOR MY NEXT REVIEW

Note a future change, unresolved coverage question or follow-up your insurer asked you to revisit.