

Safety Consultant Insurance Buying Worksheet

HOW TO USE THIS WORKSHEET

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

1. Identify the Coverage You're Required to Carry

Separate legal or contract requirements from coverage you may choose based on risk. Record the source so you can verify each requirement before you buy.

QUICK BUSINESS FACTS

State(s) where your business operates	Number of employees
Do you use business-owned vehicles?	Do clients require proof of insurance?
Do client contracts specify liability limits?	Do clients ask to be added as additional insureds?

REQUIREMENTS THAT MAY APPLY

☐ State workers' compensation requirement ☐	☐ Commercial auto minimums
Client-required general liability	☐ Required liability limits
☐ Certificate of insurance requirement	☐ Additional insured endorsement

RECORD EACH REQUIREMENT

Source	Requirement	Limit / wording	Who requires it	Needed by

BEFORE YOU REQUEST QUOTES

Which requirement do I still need to verify?

2. Map Your Business Risks to Coverage Types

Connect the risks in your day-to-day safety consulting work to the policy that could respond. Mark anything you still need to investigate.

RISK MAP

What could happen?	Coverage to consider	Relevant to me? (Yes/No)	What I still need to confirm
A client claims your assessment or recommendation caused a financial loss	Professional liability		
You damage property while working at a client facility	General liability		
Sensitive client records are exposed electronically	Cyber insurance		
Specialized inspection equipment is damaged or stolen	Commercial property		
An employee is injured while working	Workers' compensation		
You regularly drive a business-owned vehicle between client sites	Commercial auto		

ADD RISKS UNIQUE TO YOUR PRACTICE

What work do you perform?	What could go wrong?	Coverage that may respond

COVERAGE DECISION

Which risk do I still not have a clear policy for?

3. Set Appropriate Limits for Your Risk

Use client requirements and the size of a realistic loss to choose your limits. Avoid automatically buying the highest limits available.

EXPOSURE SNAPSHOT

Question	Your answer
Highest liability limit required by a current client	
Largest client or contract you expect to take on	
Highest-risk type of facility where you work	
Approximate replacement value of business equipment	

LIMITS AND DEDUCTIBLES TO COMPARE

Coverage	Required minimum	Limit I want quoted	Deductible
Professional liability			
General liability			
Cyber insurance			
Commercial property			

WHEN WOULD I INCREASE MY LIMITS?

What type of client, facility or contract would make my current limits too low?

4. Research Providers Before Quoting

Use the buying process to see how clearly each insurer communicates and whether its service model fits the way you prefer to manage insurance.

HOW DO I WANT TO MANAGE MY INSURANCE?

Preference	My answer
I prefer: self-service / agent support / either	
I want to see key policy details before buying: Yes / No	
I need online access to policy documents: Yes / No	
I expect to request policy changes myself: Yes / No	
I may need several policies from one carrier: Yes / No	

PROVIDER SCREENING

What to check	Provider A	Provider B	Provider C
Are application questions clear and relevant to my work?			
Can I review important policy details before purchase?			
Are exclusions explained clearly?			
Can I manage routine policy changes online?			
Can I easily reach support when I need guidance?			

PROVIDERS THAT MOVE FORWARD

Which providers match the way I want to buy and manage coverage?

5. Compare Quotes Apples to Apples

Keep the business details, limits and requested terms consistent across quotes so price differences actually mean something.

INPUTS TO KEEP THE SAME

☐ Same description of safety consulting work	☐ Same requested coverage limits
☐ Same deductibles	☐ Same employee count
☐ Same revenue and business profile	☐ Same requested endorsements

QUOTE COMPARISON

Comparison point	Quote A	Quote B	Quote C
Annual premium			
Professional liability limit / deductible			
General liability limit / deductible			
PL retroactive date			
Required endorsements included?			
Major exclusions			
Fees or payment charges			

IF ONE QUOTE IS CHEAPER

What coverage term changed, and does the cheaper quote still meet my needs?

6. Review Your Policy Before Buying

Read the policy against the safety consulting work you actually perform. Use this page to catch a gap before you bind coverage.

POLICY CHECKS FOR SAFETY CONSULTANT WORK

Check	What the policy says	Action needed
Does the professional-services description match the work I perform?		
Are inspections or compliance advisory work included where applicable?		
What is the professional liability retroactive date?		
Are client-required endorsements included?		
Which exclusions could affect my work?		
Does coverage begin before my next engagement?		

FINAL QUESTIONS BEFORE YOU BIND

☐ Does the policy reflect the work I actually perform?	☐ Does it meet my current client requirements?
☐ Do I understand the exclusions that could affect a claim?	☐ Are the effective and retroactive dates correct?

UNRESOLVED BEFORE PURCHASE

What still needs a clear written answer before I buy?

7. Reassess Your Coverage as Your Business Changes

Review your coverage when the way you operate changes, whether the business expands or scales back.

CHANGES THAT SHOULD TRIGGER A REVIEW

☐ Add employees or reduce headcount	☐ Start or stop using a business-owned vehicle
☐ Move into higher-risk or lower-risk client work	☐ Add or discontinue a consulting service
☐ Buy or sell costly inspection equipment	☐ Begin using subcontracted consultants regularly

WHAT CHANGED AND WHAT SHOULD I REVISIT?

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

POLICY REVIEW RECORD

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

NOTE FOR MY NEXT REVIEW

What about my business could make today's coverage too much, too little or simply no longer relevant?