WEB DESIGNER BUSINESS INSURANCE BUYING WORKSHEET

Fill this out before or while requesting quotes. Give every insurer the same description of your services, project types and client content so you can compare policies fairly.

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1 Identify Risks | 2 Match Coverage | 3 Check Requirements | 4 Compare Fit | 5 Review Quotes

1. IDENTIFY THE RISKS IN YOUR WEB DESIGN WORK

Record the services you deliver, the client content you handle, and how your projects and team operate.

TIP: Include all deliverables and ongoing services. An insurer may price a one-time site build differently from a retainer that includes hosting, maintenance or content updates.

Business name:	**State(s) where you operate:**	**Annual revenue:**
Primary services:	**Years in business:**	**Annual payroll:**
Employees (including freelancers):	**Subcontractor costs:**	**Claims in past 5 years:**

Services You Provide

- ☐ Custom website design and development
- ☐ E-commerce site builds
- ☐ Landing page and campaign design
- ☐ WordPress or CMS theme development
- ☐ UI/UX design and prototyping
- ☐ Brand identity and graphic design
- ☐ Website maintenance and updates
- ☐ SEO or digital marketing services
- ☐ Website hosting or domain management

How Your Practice Operates

- ☐ Serve small businesses or startups
- ☐ Serve agencies or enterprise clients
- ☐ Work under fixed-price project contracts
- ☐ Provide ongoing retainer or maintenance
- ☐ Source stock images, fonts or templates
- ☐ Handle client login credentials or hosting
- ☐ Collect customer data through forms or analytics
- ☐ Use freelancers or subcontract design work
- ☐ Manage paid ad accounts for clients

Compare Two Client Projects

PROJECT	SCOPE AND VALUE	CLIENT CONTENT HANDLED	SUBCONTRACTED WORK	WHAT COULD DISRUP
Routine				
Larger / Unusual				

Anything an insurer should know about your work:

2. MATCH YOUR BUSINESS RISKS TO COVERAGE

Check each trigger that describes your business, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	You design websites, select content or give strategic advice clients depend on for their business.	**Professional liability (E&O)**	Covered services, retroactive date and contract dispute defense
☐	Your systems store client login credentials, customer data collected through sites, or payment info.	**Cyber insurance**	Data types covered, breach response, notification costs and regulatory fines
☐	Clients visit your office or studio for meetings or creative reviews.	**General liability**	Covered premises, limits and exclusions
☐	You hire employees, freelance designers or contract developers.	**Workers' compensation**	Payroll, job classifications and state rules
☐	You operate from an office or studio with computers, displays and equipment on-site.	**Commercial property**	Covered equipment, replacement cost and business interruption
☐	You or staff drive to client meetings, photo shoots or on-site working sessions.	**Commercial auto**	Drivers, business use and physical damage
☐	A client contract requires coverage limits above your base policies.	**Commercial umbrella**	Underlying policies and added limit
☐	You want to bundle general liability with office or studio property coverage in one policy.	**Business owner's policy**	Included coverages, sublimits and endorsements
☐	Your design work could unintentionally use copyrighted images, fonts or code owned by a third party.	**IP infringement liability**	Covered IP claims, defense costs and settlement coverage

KEEP IN MIND: A trigger tells you when to ask about coverage. It does not guarantee that every loss will be paid. Confirm the policy's limits, deductible and exclusions.

My Coverage Questions:

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3. CHECK CONTRACT AND PROJECT REQUIREMENTS

Use the insurance section of your client contracts, retainer agreements and any platform terms you follow.

Documents to Gather

- ☐ Client project contracts or proposals
- ☐ Retainer or maintenance agreements
- ☐ Existing certificates & endorsements
- ☐ Freelancer or subcontractor agreements
- ☐ Hosting and domain service terms
- ☐ Office or studio lease agreement

Contract and Project Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
Professional liability (E&O) limit			
Cyber insurance minimum			
General liability limit			
Workers compensation proof			
Additional insured endorsement			
Waiver of subrogation			
IP infringement coverage			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Largest client project value:	**Total client sites you manage or host:**
Revenue from retainers or maintenance:	**Number of freelancers or subcontractors:**
Annual payroll:	**Deductible you can pay:**

Verification Checklist

- ☐ Insurer reviewed actual project contract terms
- ☐ Named insured matches legal business name
- ☐ Client added through endorsement if required
- ☐ COI matches policy after all changes
- ☐ Hosting and maintenance services confirmed as covered
- ☐ Policy starts before active project deadlines

> **DO NOT STOP AT THE CONTRACT MINIMUM:** Your client's requirements protect them. Check whether your own IP exposure from sourced content, site hosting liabilities, freelancer errors and stored client credentials also have the protection your business needs.

4. CHOOSE AN INSURER THAT COVERS YOUR BUSINESS

Confirm that each insurer accepts web design services and the project types and deliverables you provide.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover web design and digital creative services?		
Will it cover both project-based builds and ongoing retainer or hosting services under one policy?		
Does the policy cover IP infringement claims from images, fonts or templates you sourced?		
How does it treat errors or missed deadlines in work completed by freelancers under your brand?		
Can it provide adequate cyber coverage for stored client credentials and customer data you collect?		
Does it offer prior acts coverage back to your first client project?		
Can you get a revised COI quickly enough to meet a new client's onboarding timeline?		
Does the policy cover claims that a site you built caused lost revenue due to downtime or poor design?		
Who manages the claim if a third party sues your client over content or functionality you delivered?		

Rank Your Priorities - Choose Your Top Four

- ☐ E&O depth for design errors and project disputes
- ☐ IP infringement defense for sourced content
- ☐ Hosting and maintenance liability coverage
- ☐ Freelancer and subcontractor coverage
- ☐ Cyber coverage for client credentials and site data
- ☐ Fast COIs for new client onboarding
- ☐ Claims support for third-party content disputes
- ☐ Bundling options across coverage types

My Must-Have Provider Features:

5. COMPARE QUOTES AND POLICY TERMS BEFORE BUYING

Compare quotes built from the same services, project values, client count and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
Professional liability (E&O) limit/deductible			
Retroactive date and prior acts coverage			
Cyber insurance limit and sublimits			
General liability limit/deductible			
Workers' comp payroll and classifications			
Commercial property covered items			
IP infringement defense coverage			
Hosting and maintenance liability terms			
Freelancer and subcontractor coverage terms			
Covered services and deliverable types			
Major excluded services or project types			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All services and deliverable types described correctly
- ☐ Client credential storage and data collection confirmed
- ☐ You understand audit and cancellation terms
- ☐ Project values and subcontractor costs match quote
- ☐ Contract endorsement requirements included
- ☐ You know insurer and how to report a claim

Final Selection

Chosen provider:	Why this provider fits:	Policy #:	Next review:

REVIEW YOUR COVERAGE WHEN: You begin offering hosting or maintenance retainers, start managing e-commerce sites that process payments, hire freelancers or subcontractors, take on agency or enterprise clients with higher contract values, or add SEO or paid advertising services.