TELECOM SERVICE PROVIDER INSURANCE BUYING WORKSHEET

Fill this out before or while requesting quotes. Give every insurer the same description of your services, infrastructure and subscriber base so you can compare policies fairly.

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

1. IDENTIFY THE RISKS IN YOUR TELECOM OPERATIONS

Record the services you deliver, the infrastructure you operate, and how your field and network teams function.

TIP: Include all service tiers and field operations. An insurer may price tower or fiber installation work differently from managed voice or internet services.

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

Services You Provide

- ☐ Internet service (fiber, DSL, fixed wireless)
- ☐ Voice or VoIP service
- ☐ Cable or IPTV service
- ☐ Tower or antenna installation and maintenance
- ☐ Fiber optic or cable installation
- ☐ Managed network or IT services
- ☐ Data center or colocation hosting
- ☐ Wholesale or carrier-to-carrier services
- ☐ Business phone or unified communications

How Your Business Operates

- ☐ Serve residential subscribers
- ☐ Serve business or enterprise clients
- ☐ Serve government or municipal contracts
- ☐ Own or lease tower or pole infrastructure
- ☐ Operate buried or aerial fiber networks
- ☐ Send field technicians to customer premises
- ☐ Use subcontractors for installation work
- ☐ Own fleet vehicles for field operations
- ☐ Store subscriber call records and billing data

Compare Two Service Scenarios

SCENARIO	SCOPE AND VALUE	SUBSCRIBER DATA HANDLED	SUBCONTRACTED WORK	WHAT COULD DISRUP
Routine				
Larger / Unusual				

Anything an insurer should know about your operations:

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 provide internet, voice or data services subscribers rely on for daily operations or communication.	**Professional liability (E&O)**	Covered services, SLA failure claims and retroactive date
☐	Your systems store subscriber billing records, call detail records or personal account information.	**Cyber insurance**	Data types covered, breach response, regulatory fines and ransomware
☐	Your field technicians enter customer premises to install, repair or maintain equipment.	**General liability**	Covered work, premises, completed operations and exclusions
☐	You hire employees, field technicians or seasonal installation crews.	**Workers' compensation**	Payroll, job classifications (field vs. office) and state rules
☐	You own or lease office space, warehouses, data centers or equipment storage facilities.	**Commercial property**	Covered property, replacement cost and business interruption
☐	You own or lease vehicles for field service, installation or maintenance calls.	**Commercial auto**	Fleet size, drivers, business use and physical damage
☐	A franchise agreement, municipal contract or enterprise SLA requires limits above your base policies.	**Commercial umbrella**	Underlying policies and added limit
☐	Your technicians install, splice or maintain fiber, cable or equipment at height or underground.	**Installation floater / inland marine**	Covered materials, transit and installation period
☐	A service outage could cause financial harm to business subscribers or disrupt critical infrastructure.	**Technology E&O / service liability**	Covered outage claims, SLA penalties and third-party damages
☐	Your field work could damage underground utilities, release hazardous materials or disturb soil.	**Pollution liability**	Covered substances, cleanup costs and exclusions

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:

3. CHECK LICENSING AND CONTRACT REQUIREMENTS

Use FCC rules, state PUC requirements, franchise agreements and the insurance sections of your contracts.

Documents to Gather

- [ ] FCC or state PUC license requirements
- [ ] Franchise or right-of-way agreements
- [ ] Existing certificates & endorsements
- [ ] Enterprise or municipal SLA contracts
- [ ] Subcontractor installation agreements
- [ ] Facility lease or pole attachment agreements

Licensing and Contract Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Professional liability (E&O) limit			
Cyber insurance minimum			
Commercial auto limit			
Workers compensation proof			
Pollution liability coverage			
Installation floater / inland marine			
Additional insured endorsement			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Largest contract or franchise value:	**Total subscriber accounts:**
Miles of fiber or cable maintained:	**Number of field technicians and vehicles:**
Annual payroll:	**Deductible you can pay:**

Verification Checklist

- [ ] Insurer reviewed franchise and SLA contract terms
- [ ] Named insured matches legal business name
- [ ] Field installation and aerial work confirmed as covered
- [ ] COI matches policy after all changes
- [ ] Fleet vehicles and driver classifications listed
- [ ] Policy starts before active contract or franchise dates

DO NOT STOP AT THE CONTRACT MINIMUM: Franchise and municipal requirements protect the public. Check whether your own infrastructure exposure, fleet operations, field crew injuries and subscriber data volume also have the protection your business needs.

4. CHOOSE AN INSURER THAT COVERS YOUR OPERATIONS

Confirm that each insurer accepts telecom providers and the infrastructure and field work you operate.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover telecom service providers and infrastructure operators?		
Will it cover both managed services and field installation or construction work under one policy?		
Does the policy cover service outage claims and SLA penalty exposure for business subscribers?		
How does it treat damage caused by subcontractors during fiber, cable or tower installation?		
Can it provide adequate cyber coverage for the volume of subscriber records and call data you store?		
Does it cover completed operations for installation work after the project is turned over?		
Can you get a revised COI quickly enough to meet a municipal or franchise agreement deadline?		
Does the policy cover claims from underground utility strikes during trenching or boring?		
Who manages the claim if a service outage causes cascading losses across many business subscribers?		

Rank Your Priorities - Choose Your Top Four

- ☐ General liability for field and installation work
- ☐ Service outage and SLA failure protection
- ☐ Commercial auto for fleet vehicles
- ☐ Completed operations coverage
- ☐ Cyber coverage for subscriber data at scale
- ☐ Fast COIs for franchise and municipal contracts
- ☐ Pollution liability for underground work
- ☐ 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, infrastructure scope, fleet size and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
General liability limit/deductible			
Professional liability (E&O) limit/deductible			
Cyber insurance limit and sublimits			
Technology E&O / service outage coverage			
Commercial auto fleet limit and drivers			
Workers' comp payroll and classifications			
Commercial property covered facilities			
Installation floater / inland marine limit			
Pollution liability limit and exclusions			
Completed operations coverage period			
Major excluded services or operations			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All services and field operations described correctly
- ☐ Fleet vehicles and driver classifications match quote
- ☐ Subscriber data volume and storage confirmed
- ☐ Franchise and contract endorsement requirements included
- ☐ You understand audit and cancellation terms
- ☐ 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 expand your fiber or cable network, add fleet vehicles, win a new franchise or municipal contract, begin tower or aerial work, hire field crews or subcontractors, or substantially grow your subscriber base.