

MOBILE APP DEVELOPER BUSINESS INSURANCE BUYING WORKSHEET



Fill this out before or while requesting quotes. Give every insurer the same description of your apps, user data practices and client contracts 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 MOBILE APP DEVELOPMENT WORK

Record the apps you build or operate, the user data you collect, and how your projects and team are structured.

TIP: Include all revenue streams and platforms. An insurer may price a consumer app with in-app purchases differently from a client-contracted enterprise app.

Business name:	State(s) where you operate:	Annual revenue:
Primary platforms (iOS, Android, both):	Years in business:	Annual payroll:
Employees (including contractors):	Subcontractor costs:	Claims in past 5 years:

Services and App Types You Deliver

- ☐ Custom app development for clients
- ☐ Consumer apps published under your brand
- ☐ Enterprise or B2B mobile applications
- ☐ E-commerce or marketplace apps
- ☐ Health, fitness or wellness apps
- ☐ Fintech or payment-enabled apps
- ☐ App maintenance, updates and support
- ☐ UI/UX design for mobile platforms
- ☐ Backend API and cloud service development

How Your Business Operates

- ☐ Publish apps on Apple App Store
- ☐ Publish apps on Google Play Store
- ☐ Collect user PII (name, email, phone)
- ☐ Access device data (location, contacts, camera)
- ☐ Process in-app purchases or payments
- ☐ Integrate third-party SDKs or APIs
- ☐ Use subcontractors or freelance developers
- ☐ Monetize through ads or user analytics
- ☐ Target users under age 13 (COPPA scope)

Compare Two App Projects

PROJECT	SCOPE AND VALUE	USER DATA COLLECTED	SUBCONTRACTED WORK	WHAT COULD DISRUPT
Routine				
Larger / Unusual				

Anything an insurer should know about your apps or business:

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
☐	Your app could malfunction, lose user data or cause financial harm through incorrect functionality.	Technology E&O / product liability	Covered apps, app store distribution and third-party damages
☐	Your app collects user PII, location data, device identifiers or payment information.	Cyber insurance	Data types covered, breach response, regulatory fines and app-level incidents
☐	You deliver custom apps, technical advice or project work clients rely on for their business.	Professional liability (E&O)	Covered services, retroactive date and contract dispute defense
☐	Clients or partners visit your office for meetings, demos or working sessions.	General liability	Covered premises, limits and exclusions
☐	You hire employees, contract developers or freelance designers.	Workers' compensation	Payroll, job classifications and state rules
☐	You lease or own office space with computers, test devices and equipment on-site.	Commercial property	Covered equipment, replacement cost and business interruption
☐	A client contract or app store partnership requires limits above your base policies.	Commercial umbrella	Underlying policies and added limit
☐	You want to bundle general liability with office property coverage in one policy.	Business owner's policy	Included coverages, sublimits and endorsements
☐	Your app could unintentionally infringe a patent, use copyrighted assets or violate a trade secret.	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:

3. CHECK CONTRACT AND COMPLIANCE REQUIREMENTS

Use the insurance sections of your client contracts, app store terms and privacy regulations you follow.

Documents to Gather

- ☐ Client project contracts or MSAs
- ☐ App store developer agreements
- ☐ Existing certificates & endorsements
- ☐ Subcontractor or freelancer agreements
- ☐ Privacy policy and data handling terms
- ☐ Office lease agreement

Contract and Compliance Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
Technology E&O / product liability limit			
Cyber insurance minimum			
Professional liability (E&O) limit			
General liability limit			
Workers compensation proof			
Additional insured endorsement			
IP infringement coverage			
COPPA or CCPA compliance coverage			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Largest client contract or app value:	Total active app users or downloads:
Revenue from in-app purchases or ads:	Number of subcontractors or freelancers:
Annual payroll:	Deductible you can pay:

Verification Checklist

- ☐ Insurer reviewed client MSA and app store terms
- ☐ Named insured matches legal business name
- ☐ App store distribution confirmed as covered
- ☐ COI matches policy after all changes
- ☐ Third-party SDK and API liability reviewed
- ☐ Policy starts before active project deadlines

DO NOT STOP AT THE CONTRACT MINIMUM: Your client's MSA requirements protect them. Check whether your own app store liability, user data collection practices, third-party SDK exposure and IP risk also have the protection your business needs.

4. CHOOSE AN INSURER THAT COVERS YOUR BUSINESS

Confirm that each insurer accepts mobile app developers and the platforms and app types you work with.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover mobile app development and distribution?		
Will it cover both client-contracted apps and your own published consumer apps under one policy?		
Does the policy cover claims arising from app crashes, data loss or incorrect functionality?		
How does it treat liability from bugs in third-party SDKs or APIs integrated into your app?		
Can it provide cyber limits adequate for the user PII, location data and device access your apps collect?		
Does it include IP infringement defense for patent trolls and design or code disputes?		
Can you get a revised COI quickly enough to meet a client's project or procurement deadline?		
Does the policy cover regulatory claims under COPPA, CCPA, GDPR or app store privacy rules?		
Who manages the claim if an app defect causes harm to users across multiple platforms simultaneously?		

Rank Your Priorities - Choose Your Top Four

- ☐ Technology E&O for app defects and failures
- ☐ IP infringement defense (patent trolls)
- ☐ App store distribution liability coverage
- ☐ Third-party SDK and API liability coverage
- ☐ Cyber coverage for user data at scale
- ☐ Fast COIs for client project onboarding
- ☐ Regulatory defense (COPPA, CCPA, GDPR)
- ☐ 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, app types, user count, data practices and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
Technology E&O / product liability limit			
Cyber insurance limit and sublimits			
Professional liability (E&O) limit/deductible			
Retroactive date and prior acts coverage			
General liability limit/deductible			
Workers' comp payroll and classifications			
IP infringement defense coverage			
App store distribution liability terms			
Third-party SDK and API liability terms			
Regulatory defense scope (COPPA, CCPA, etc.)			
Major excluded app types or data categories			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All app types and platforms described correctly
- ☐ User data practices and collection scope confirmed
- ☐ Third-party SDK and in-app purchase exposure reviewed
- ☐ Client 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 publish a new consumer app, add in-app purchases or payment processing, begin collecting health or children's data, integrate new third-party SDKs, hire developers or subcontractors, or sign enterprise contracts with higher limit requirements.