COMPUTER REPAIR BUSINESS INSURANCE BUYING WORKSHEET

Fill this out before or while requesting quotes. Give every insurer the same description of your services, client types and shop setup 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 COMPUTER REPAIR OPERATIONS

Record the services you provide, the devices you handle, and how your shop or mobile operation is set up.

TIP: Include all device types and service methods. An insurer may price on-site business IT support differently from walk-in consumer laptop repair.

Business name:	**State(s) where you operate:**	**Annual revenue:**
Shop type (storefront, mobile, home):	**Years in business:**	**Annual payroll:**
Technicians and staff:	**Avg. client devices on-site at once:**	**Claims in past 5 years:**

Services You Provide

- ☐ Laptop and desktop hardware repair
- ☐ Screen, battery and component replacement
- ☐ Virus, malware and spyware removal
- ☐ Operating system install and recovery
- ☐ Data backup, transfer and recovery
- ☐ Network setup and troubleshooting
- ☐ Printer, peripheral and accessory repair
- ☐ Business IT support and managed services
- ☐ Retail sales (parts, accessories, devices)

How Your Business Operates

- ☐ Operate a walk-in repair shop
- ☐ Provide on-site service at client locations
- ☐ Offer remote support and diagnostics
- ☐ Repair from a home-based workshop
- ☐ Hold client devices overnight or longer
- ☐ Access client data, files and passwords
- ☐ Serve both consumers and businesses
- ☐ Use a vehicle for on-site service calls
- ☐ Hire technicians or subcontractors

Compare Two Service Scenarios

SCENARIO	SCOPE AND VALUE	DEVICES AND DATA ACCESS	SERVICE LOCATION	WHAT COULD DISRUP
Routine repair				
Business IT job				

Anything an insurer should know about your 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
☐	A repair error, misdiagnosis or failed fix could damage a client's device or cause them financial loss.	**Professional liability (E&O)**	Covered services, repair errors and data loss claims
☐	Clients visit your shop, creating slip-and-fall risk, or you visit client sites and could damage property.	**General liability**	Covered premises, on-site visits and per-occurrence limits
☐	You hold client laptops, desktops and devices worth hundreds or thousands while they are in your shop.	**Bailee coverage (care, custody, control)**	Per-device limit, aggregate, theft and damage coverage
☐	You access, store or transfer client data, passwords and files, creating breach and privacy risk.	**Cyber insurance**	Data types covered, breach response and regulatory defense
☐	You own or lease a repair shop with workbenches, diagnostic tools, parts inventory and signage.	**Commercial property**	Covered buildout, tools, parts inventory and business interruption
☐	You employ technicians, front desk staff or subcontractors.	**Workers' compensation**	Payroll, job duties and state rules
☐	You sell replacement parts, accessories or refurbished devices that could be defective.	**Product liability**	Covered products, defect claims and recall expense
☐	You use a vehicle to travel to client homes or offices for on-site repair and IT support.	**Hired and non-owned auto**	Personal vehicle business use and liability gaps
☐	A theft, fire or equipment failure could destroy client devices and parts inventory in your shop.	**Business interruption / crime**	Covered causes, client device loss and revenue calculation
☐	A business client or managed services contract requires limits above your base policies.	**Commercial umbrella**	Underlying policies and added limit

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 your shop lease, business client contracts and any vendor or certification program requirements.

Documents to Gather

- ☐ Business client or MSP contracts
- ☐ Vendor or manufacturer certifications
- ☐ Existing certificates & endorsements
- ☐ Shop lease or co-working agreement
- ☐ Data handling or privacy agreements
- ☐ Local business license requirements

Contract and Lease Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Professional liability (E&O) limit			
Cyber insurance limit			
Bailee / care, custody, control coverage			
Commercial property coverage			
Workers compensation proof			
Additional insured endorsement (landlord)			
Product liability limit			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Avg. client devices held at one time:	**Highest-value device you typically hold:**
Total value of tools and parts inventory:	**Number of business or MSP clients:**
Annual payroll:	**Deductible you can pay:**

Verification Checklist

- ☐ Insurer reviewed lease and client contract terms
- ☐ Named insured matches legal business name
- ☐ Data access and device custody confirmed
- ☐ COI matches policy after all changes
- ☐ On-site service vehicle use confirmed
- ☐ Policy starts before next client engagement

> **DO NOT STOP AT THE CONTRACT MINIMUM:** A business client's requirements protect them. Check whether your own bailee risk for high-value devices, data loss exposure, parts inventory and on-site service liability also have the protection your business needs.

4. CHOOSE AN INSURER THAT COVERS YOUR BUSINESS

Confirm that each insurer accepts computer repair businesses and the services, devices and clients you handle.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover computer repair and IT service businesses?		
Will it cover walk-in repair, on-site service and remote support under one policy?		
Does the policy cover repair errors that damage a device or cause a client data loss?		
Does it include bailee coverage for client devices held in your shop overnight or longer?		
How does it handle a data breach if client files or passwords are exposed from your systems?		
Can it cover parts and refurbished devices you sell if they turn out to be defective?		
Can you get a revised COI quickly enough to meet a business client or landlord deadline?		
Does the policy cover theft of client devices from your shop or vehicle?		
Who manages the claim if a botched repair causes data loss and the client sues for damages?		

Rank Your Priorities - Choose Your Top Four

- ☐ Professional liability for repair errors
- ☐ Cyber insurance for data and privacy
- ☐ Commercial property for tools and inventory
- ☐ General liability for shop and on-site visits
- ☐ Bailee coverage for client devices
- ☐ Fast COIs for business clients and landlords
- ☐ Product liability for parts and resale devices
- ☐ 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, device volume, client types 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 limit and covered services			
General liability limit/deductible			
Bailee / care, custody, control limit			
Cyber insurance limit and breach response			
Commercial property (tools + inventory)			
Business interruption coverage and waiting period			
Workers' comp payroll and classifications			
Product liability (parts and resale devices)			
Hired and non-owned auto coverage			
Client device theft and crime coverage			
Major excluded services or device types			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All services and device types described correctly
- ☐ Device volume and inventory value match quote
- ☐ Data access and repair error claims confirmed
- ☐ Business client and landlord 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 begin offering managed IT services, take on business clients with contracts, start selling refurbished devices, hire technicians, open a second location, add data recovery services, or begin on-site support work.