



Minnesota General Liability Insurance Checklist

Protect your business from customer injuries, property damage, and lawsuits.

1. Business Information

- Business Name: _____
- Industry: _____
- Years in Business: _____
- Annual Revenue: \$_____
- Number of Employees: _____
- Location Type: Office / Retail / Home

3. Coverage Needed

- Per Occurrence Limit: \$_____
- General Aggregate: \$_____
- Products/Completed Ops: \$_____
- Medical payments: \$5K / \$10K
- Additional insured needed?
- Umbrella coverage needed?

Most businesses need \$1M/\$2M minimum.

2. Liability Exposures

- Customers visit your premises
- You perform work at client locations
- You sell products
- You have business vehicles
- You advertise (print, digital, social)
- You host events or gatherings
- You subcontract work to others

More checkmarks = more exposure.

4. Current Coverage

- No current GL coverage
- Current policy expiring: ____/____
- Current limits: \$_____ / \$_____
- Current carrier: _____
- Any claims in past 5 years?

5. Business Type (check all that apply)

- Retail / Restaurant
- Contractor / Trades
- Professional Services
- Manufacturing
- Wholesale / Distribution
- Home-Based Business

6. Minnesota-Specific Considerations

- Slip-and-fall exposure (winter ice/snow)
- Contractor certificate requirements
- Landlord requires insurance
- Client contracts require coverage

7. Questions to Ask

• What's the per-occurrence and aggregate limit? • Is products/completed operations included? • What's excluded? • Can I add additional insureds? • How do I get certificates of insurance? • Should I bundle with property (BOP)? • Do I need umbrella coverage?

8. Related Coverages to Consider

- Commercial property insurance
- Professional liability (E&O;)
- Commercial auto
- Workers' compensation

Ready to Protect Your Business?

Bring this checklist and your business information. We'll find the right general liability coverage.

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This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.